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TABLES FOR RATES OF GROWTH AND RATES OF DECLINE

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CONTENTS

	Page
Introduction	iii
Rates of Growth	1
Rates of Decline	17

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TABLES FOR RATES OF GROWTH and RATES OF DECLINE

by
Arthur B. Mackie 1/
and
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The task of estimating the changes in the various indicators of a country's economy over time is very important in economic analyses and foreign economic research. The measurement of growth or decline in such attributes as population, income, production, trade, and many others are often done in terms of years and rates. We have found the following tables to be very helpful in our foreign economic research and decided to reproduce them so that other researchers might have access to them.

The following growth tables are similar to the compound interest tables published in mathematical and statistical handbooks such as the Handbook of Chemistry and Physics. In addition, we are showing tables for the rates of decline. The tables given here indicate rates by tenths of a percent instead of by quarters and twelths of a percent as in most standard tables. Note that for greater convenience the axes of the tables are reversed from the usual; the rates are shown in the left column and the years of growth or decline appear as column headings.

Among the many possible uses of these tables are: (1) to ascertain the rate of growth in a country's population for 1 up to 40 years, or (2) to project the level of per capita income at some future year, starting from a given level and assuming a constant compound rate of increase. Similar uses may be made of the tables showing the rates of decline on pages 17-29.

An example of the first use given above would be as follows: Country X's population was 65,210,000 in 1960 and 72,350,495 in 1965. What was the growth rate in population of Country X from 1960-1965? Dividing the 1965 population by that of 1960 (72,350,495 ÷ 65,210,000) yields the figure 1.10950. Since the two observations are 5 years apart, find this figure (1.10950) in the column headed 5 years (page 1). Then read left to find in the stub the decimal rate 0.021 (=2.1 percent) of change per year. Thus, the population of Country X grew at a compound rate of 2.1 percent per year from 1960 to 1965.

Similarly, the number of horses and mules on farms in the United States was 14,478,000 in 1940 and 3,089,000 in 1960. Dividing 3,089,000 by 14,478,000 yields 0.21336. In the tables for rates of decline find in the column headed 20 years (page 22) that 0.21336 is nearer to 0.21489 than to 0.21030. Therefore, read left from 0.21489 to find in the stub the decimal rate 0.074 (=7.4 percent) of change per year. Thus, the number of horses and mules on farms in the United States declined at a compound rate Of 7.4 percent per year from 1940 to 1960.

Following is an example of the second use. Country Z had a per capita income of $115 in 1960. What will be the level in 1975, assuming a compound annual increase of 2.8 percent? Since the problem refers to points of time 15 years apart, read down in the column headed 15 years (beginning on page 5) to the figure opposite the decimal 0.028 (=2.8 percent) in the stub. Multiply $115 (per capita income in 1960) by this factor (1.51320) to obtain $174 (per capita income projected for 1975).

There are many possible uses that can be made of these tables, but we chose to illustrate only two or three of the most common uses in economic research. Other uses will be discovered as each researcher becomes more familiar with the tables.

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Amount at Compound Interest $(1 + i)^n$ Table 1

Interest rate (i)	Years at Interest (n) 1	2	3	4	5	6	7	8	9	10
0.001-----	1.00100	1.00200	1.00300	1.00401	1.00501	1.00602	1.00702	1.00803	1.00904	1.01005
0.002-----	1.00200	1.00400	1.00601	1.00802	1.01004	1.01206	1.01408	1.01611	1.01814	1.02018
0.003-----	1.00300	1.00601	1.00903	1.01205	1.01509	1.01814	1.02119	1.02425	1.02733	1.03041
0.004-----	1.00400	1.00802	1.01205	1.01610	1.02016	1.02424	1.02834	1.03245	1.03658	1.04073
0.005-----	1.00500	1.01003	1.01508	1.02015	1.02525	1.03038	1.03553	1.04071	1.04591	1.05114
0.006-----	1.00600	1.01204	1.01811	1.02422	1.03036	1.03654	1.04276	1.04902	1.05531	1.06165
0.007-----	1.00700	1.01405	1.02115	1.02830	1.03550	1.04274	1.05004	1.05739	1.06479	1.07225
0.008-----	1.00800	1.01606	1.02419	1.03239	1.04065	1.04897	1.05736	1.06582	1.07435	1.08294
0.009-----	1.00900	1.01808	1.02724	1.03649	1.04582	1.05523	1.06473	1.07431	1.08398	1.09373
0.010 (1%)	1.01000	1.02010	1.03030	1.04060	1.05101	1.06152	1.07214	1.08286	1.09369	1.10462
0.011-----	1.01100	1.02212	1.03336	1.04473	1.05622	1.06784	1.07959	1.09146	1.10347	1.11561
0.012-----	1.01200	1.02414	1.03643	1.04887	1.06146	1.07419	1.08709	1.10013	1.11333	1.12670
0.013-----	1.01300	1.02617	1.03951	1.05302	1.06671	1.08058	1.09463	1.10886	1.12327	1.13787
0.014-----	1.01400	1.02820	1.04259	1.05719	1.07199	1.08700	1.10221	1.11764	1.13329	1.14916
0.015-----	1.01500	1.03023	1.04568	1.06136	1.07728	1.09344	1.10984	1.12649	1.14339	1.16054
0.016-----	1.01600	1.03226	1.04877	1.06556	1.08260	1.09992	1.11752	1.13540	1.15357	1.17203
0.017-----	1.01700	1.03429	1.05187	1.06975	1.08794	1.10643	1.12524	1.14437	1.16383	1.18361
0.018-----	1.01800	1.03632	1.05498	1.07397	1.09330	1.11298	1.13301	1.15341	1.17417	1.19530
0.019-----	1.01900	1.03836	1.05809	1.70819	1.09868	1.11955	1.14083	1.16250	1.18459	1.20710
0.020 (2%)	1.02000	1.04040	1.06121	1.08243	1.10408	1.12616	1.14869	1.17166	1.19509	1.21900
0.021-----	1.02100	1.04244	1.06433	1.08668	1.10950	1.13280	1.15659	1.18088	1.20568	1.23100
0.022-----	1.02200	1.04448	1.06746	1.09095	1.11495	1.13948	1.16454	1.19016	1.21635	1.24311
0.023-----	1.02300	1.04653	1.07060	1.09522	1.12041	1.14618	1.17254	1.19951	1.22710	1.25533
0.024-----	1.02400	1.04858	1.07374	1.09951	1.12590	1.15292	1.18059	1.20893	1.23793	1.26765
0.025-----	1.02500	1.05063	1.07689	1.10381	1.13141	1.15969	1.18869	1.21841	1.24886	1.28008
0.026-----	1.02600	1.05268	1.08005	1.10813	1.13694	1.16650	1.19683	1.22794	1.25987	1.29263
0.027-----	1.02700	1.05473	1.08321	1.11245	1.14249	1.17337	1.20502	1.23755	1.27097	1.30528
0.028-----	1.02800	1.05678	1.08637	1.11679	1.14806	1.18021	1.21325	1.24723	1.28215	1.31805
0.029-----	1.02900	1.05884	1.08955	1.12114	1.15366	1.18711	1.22154	1.25696	1.29342	1.33093
0.030 (3%)	1.03000	1.06090	1.09273	1.12551	1.15927	1.19405	1.22987	1.26674	1.30477	1.34392
0.031-----	1.03100	1.06296	1.09591	1.12989	1.16491	1.20102	1.23826	1.27664	1.31622	1.35702
0.032-----	1.03200	1.06502	1.09910	1.13428	1.17057	1.20803	1.24669	1.28658	1.32775	1.37024
0.033-----	1.03300	1.06709	1.10230	1.13868	1.17626	1.21507	1.25517	1.29659	1.33938	1.38358
0.034-----	1.03400	1.06916	1.10551	1.14309	1.18196	1.22215	1.26370	1.30667	1.35109	1.39703
0.035-----	1.03500	1.07123	1.10871	1.14752	1.18769	1.22926	1.27228	1.31681	1.36290	1.41060
0.036-----	1.03600	1.07330	1.11194	1.15196	1.19344	1.23640	1.28091	1.32702	1.37479	1.42429
0.037-----	1.03700	1.07537	1.11516	1.15642	1.19921	1.24358	1.28959	1.33730	1.38678	1.43809
0.038-----	1.03800	1.07744	1.11838	1.16089	1.20500	1.25079	1.29832	1.34766	1.39887	1.45202
0.039-----	1.03900	1.07952	1.12162	1.16537	1.21081	1.25804	1.30710	1.35808	1.41104	1.46607

Amount at Compound Interest $(1 + i)^n$

Table 1 continued

Interest rate (i) :	Years at Interest (n) 1	2	3	4	5	6	7	8	9	10
0.040 (4%):	1.04000	1.08160	1.12486	1.16986	1.21665	1.26532	1.31593	1.36857	1.42331	1.48024
0.041----:	1.04100	1.08368	1.12811	1.17436	1.22251	1.27264	1.32481	1.37913	1.43568	1.49454
0.042----:	1.04200	1.08576	1.13137	1.17888	1.22840	1.27999	1.33375	1.38977	1.44814	1.50896
0.043----:	1.04300	1.08785	1.13463	1.18342	1.23430	1.28738	1.34273	1.40047	1.46069	1.52350
0.044----:	1.04400	1.08994	1.13789	1.18796	1.24023	1.29480	1.35177	1.41125	1.47335	1.53817
0.045----:	1.04500	1.09203	1.14117	1.19252	1.24618	1.30226	1.36086	1.42210	1.48610	1.55297
0.046----:	1.04600	1.09412	1.14445	1.19709	1.25216	1.30976	1.37000	1.43302	1.49894	1.56789
0.047----:	1.04700	1.09621	1.14773	1.20167	1.25815	1.31729	1.37920	1.44402	1.51190	1.58295
0.048----:	1.04800	1.09830	1.15102	1.20627	1.26417	1.32485	1.38845	1.45509	1.52494	1.59813
0.049----:	1.04900	1.10040	1.15432	1.21088	1.27022	1.33246	1.39775	1.46624	1.53808	1.61345
0.050 (5%):	1.05000	1.10250	1.15763	1.21551	1.27628	1.34010	1.40710	1.47746	1.55133	1.62889
0.051----:	1.05100	1.10460	1.16094	1.22014	1.28237	1.34777	1.41651	1.48875	1.56468	1.64447
0.052----:	1.05200	1.10670	1.16425	1.22479	1.28848	1.35548	1.42597	1.50012	1.57813	1.66019
0.053----:	1.05300	1.10881	1.16758	1.22946	1.29462	1.36323	1.43548	1.51157	1.59168	1.67604
0.054----:	1.05400	1.11092	1.17091	1.23413	1.30078	1.37102	1.44505	1.52309	1.60533	1.69202
0.055----:	1.05500	1.11303	1.17424	1.23882	1.30696	1.37884	1.45468	1.53469	1.61910	1.70814
0.056----:	1.05600	1.11514	1.17758	1.24353	1.31317	1.38670	1.46436	1.54636	1.63296	1.72440
0.057----:	1.05700	1.11725	1.18093	1.24825	1.31940	1.39460	1.47409	1.55812	1.64693	1.74080
0.058----:	1.05800	1.11936	1.18429	1.25298	1.32565	1.40254	1.48388	1.56995	1.66101	1.75734
0.059----:	1.05900	1.12148	1.18765	1.25772	1.33193	1.41051	1.49373	1.58186	1.67519	1.77402
0.060 (6%):	1.06000	1.12360	1.19102	1.26248	1.33823	1.41852	1.50363	1.59385	1.68948	1.79085
0.061----:	1.06100	1.12572	1.19439	1.26725	1.34455	1.43657	1.51359	1.60592	1.70388	1.80781
0.062----:	1.06200	1.12784	1.19777	1.27203	1.35090	1.43465	1.52360	1.61807	1.71839	1.82493
0.063----:	1.06300	1.12997	1.20116	1.27683	1.35727	1.44278	1.53367	1.63029	1.73300	1.84218
0.064----:	1.06400	1.13210	1.20455	1.28164	1.36367	1.45094	1.54380	1.64260	1.74773	1.85959
0.065----:	1.06500	1.13423	1.20795	1.28647	1.37009	1.45914	1.55399	1.65500	1.76257	1.87714
0.066----:	1.06600	1.13636	1.21136	1.29130	1.37653	1.46738	1.56423	1.66747	1.77752	1.89484
0.067----:	1.06700	1.13849	1.21477	1.29616	1.38300	1.47566	1.57453	1.68002	1.79259	1.91269
0.068----:	1.06800	1.14061	1.21819	1.30102	1.38949	1.48398	1.58489	1.69266	1.80776	1.93069
0.069----:	1.06900	1.14276	1.22161	1.30590	1.39601	1.49233	1.59531	1.70538	1.82305	1.94884
0.070 (7%):	1.07000	1.14490	1.22504	1.31080	1.40255	1.50073	1.60578	1.71819	1.83846	1.96715
0.071----:	1.07100	1.14704	1.22848	1.31570	1.40912	1.50917	1.61632	1.73107	1.85398	1.98561
0.072----:	1.07200	1.14918	1.23193	1.32062	1.41571	1.51764	1.62691	1.74405	1.86962	2.00423
0.073----:	1.07300	1.15133	1.23538	1.32556	1.42232	1.52615	1.63756	1.75711	1.88537	2.02301
0.074----:	1.07400	1.15348	1.23883	1.33051	1.42896	1.53471	1.64828	1.77025	1.90125	2.04194
0.075----:	1.07500	1.15563	1.24230	1.33547	1.43563	1.54333	1.65905	1.78348	1.91724	2.06103
0.076----:	1.07600	1.15778	1.24577	1.34045	1.44232	1.55194	1.66988	1.79679	1.93335	2.08028
0.077----:	1.07700	1.15993	1.24924	1.34544	1.44903	1.56061	1.68078	1.81020	1.94958	2.09970
0.078----:	1.07800	1.16208	1.25273	1.35044	1.45577	1.56932	1.69173	1.82369	1.96593	2.11928
0.079----:	1.07900	1.16424	1.25622	1.35546	1.46254	1.57808	1.70275	1.83726	1.98241	2.13902

Amount at Compound Interest $(1 + i)^n$ — Table 1 continued

Interest rate (i)	Years at Interest (n) 1	2	3	4	5	6	7	8	9	10
0.080 (8%)-	1.08000	1.16640	1.25971	1.36049	1.46933	1.58687	1.71382	1.85093	1.99900	2.15892
0.081-----	1.08100	1.16856	1.26321	1.36553	1.47614	1.59571	1.72496	1.86469	2.01572	2.17900
0.082-----	1.08200	1.17072	1.26672	1.37059	1.48298	1.60459	1.73616	1.87853	2.03257	2.19924
0.083-----	1.08300	1.17289	1.27024	1.37567	1.48985	1.61351	1.74743	1.89246	2.04954	2.21965
0.084-----	1.08400	1.17506	1.27376	1.38076	1.49674	1.62247	1.75875	1.90649	2.06663	2.40231
0.085-----	1.08500	1.17723	1.27729	1.38586	1.50366	1.63147	1.77014	1.92060	2.08386	2.26098
0.086-----	1.08600	1.17940	1.28082	1.39097	1.51060	1.64051	1.78159	1.93481	2.10120	2.28191
0.087-----	1.08700	1.18157	1.28437	1.39611	1.51757	1.64959	1.79311	1.94911	2.11868	2.30301
0.088-----	1.08800	1.18374	1.28791	1.40125	1.52456	1.65872	1.80469	1.96350	2.13629	2.32428
0.089-----	1.08900	1.18592	1.29147	1.40641	1.53158	1.66789	1.81633	1.97799	2.15403	2.34573
0.090 (9%)-	1.09000	1.18810	1.29503	1.41158	1.53862	1.67710	1.82804	1.99256	2.17189	2.36736
0.091-----	1.09100	1.19028	1.29860	1.41677	1.54569	1.68635	1.83981	2.00723	2.18989	2.38917
0.092-----	1.09200	1.19246	1.30217	1.42197	1.55279	1.69565	1.85165	2.02200	2.20802	2.41116
0.093-----	1.09300	1.19465	1.30575	1.42719	1.55991	1.70499	1.86355	2.03686	2.22629	2.43333
0.094-----	1.09400	1.19684	1.30934	1.43242	1.56706	1.71437	1.87552	2.05182	2.24469	2.45569
0.095-----	1.09500	1.19903	1.31293	1.43766	1.57424	1.72379	1.88755	2.06687	2.26322	2.47823
0.096-----	1.09600	1.20122	1.31653	1.44292	1.58144	1.73326	1.89965	2.08202	2.28189	2.50095
0.097-----	1.09700	1.20341	1.32014	1.44819	1.58867	1.74277	1.91182	2.09726	2.30070	2.52387
0.098-----	1.09800	1.20560	1.32375	1.45348	1.59592	1.75232	1.92405	2.11261	2.31964	2.54697
0.099-----	1.09900	1.20780	1.32737	1.45878	1.60320	1.76192	1.93635	2.12805	2.33873	2.57026
0.100 (10%)	1.10000	1.21000	1.33100	1.46410	1.61051	1.77156	1.94872	2.14359	2.35795	2.59374
0.101-----	1.10100	1.21220	1.33463	1.46943	1.61784	1.78125	1.96115	2.15923	2.37731	2.61742
0.102-----	1.10200	1.21440	1.33827	1.47478	1.62520	1.79098	1.97365	2.17498	2.39681	2.64129
0.103-----	1.10300	1.21661	1.34192	1.48013	1.63259	1.80075	1.98623	2.19081	2.41646	2.66536
0.104-----	1.10400	1.21882	1.34557	1.48551	1.64001	1.81057	1.99887	2.20675	2.43625	2.68962
0.105-----	1.10500	1.22103	1.34923	1.49090	1.64745	1.82043	2.01157	2.22279	2.45618	2.71408
0.106-----	1.10600	1.22324	1.35290	1.49631	1.65491	1.83034	2.02435	2.23893	2.47626	2.73874
0.107-----	1.10700	1.22545	1.35657	1.50173	1.66241	1.84029	2.03720	2.25518	2.49648	2.76361
0.108-----	1.10800	1.22766	1.36025	1.50716	1.66993	1.85028	2.05012	2.27153	2.51685	2.78867
0.109-----	1.10900	1.22988	1.36394	1.51261	1.67748	1.86033	2.06310	2.28798	2.53737	2.81394
0.110 (11%)	1.11000	1.23210	1.36763	1.51807	1.68506	1.87041	2.07616	2.30454	2.55804	2.83942
0.111-----	1.11100	1.23432	1.37133	1.52355	1.69266	1.88055	2.08929	2.32120	2.57885	2.86511
0.112-----	1.11200	1.23654	1.37504	1.52904	1.70029	1.89073	2.10249	2.33797	2.59982	2.98100
0.113-----	1.11300	1.23877	1.37875	1.53455	1.70795	1.90095	2.11576	2.35484	2.62094	2.91710
0.114-----	1.11400	1.24100	1.38247	1.54007	1.71564	1.91122	2.12910	2.37182	2.64221	2.94342
0.115-----	1.11500	1.24323	1.38620	1.54561	1.72335	1.92154	2.14252	2.38891	2.66363	2.96995
0.116-----	1.11600	1.24546	1.38993	1.55116	1.73110	1.93190	2.15600	2.40610	2.68521	2.99669
0.117-----	1.11700	1.24769	1.39367	1.55673	1.73887	1.94231	2.16956	2.42340	2.70694	3.02365
0.118-----	1.11800	1.24992	1.39742	1.56231	1.74666	1.95277	2.18320	2.44081	2.72883	3.05083
0.119-----	1.11900	1.25216	1.40117	1.56791	1.75449	1.96327	2.19690	2.45833	2.75087	3.07823

Amount at Compound Interest $(1 + i)^n$ — Table 1 continued

Interest rate (i)	Years at Interest (n) 1	2	3	4	5	6	7	8	9	10
0.120 (12%):	1.12000	1.25440	1.40493	1.57352	1.76234	1.97382	2.21068	2.47596	2.77308	3.10585
0.121------:	1.12100	1.25664	1.40869	1.57915	1.77022	1.98442	2.22454	2.49370	2.79544	3.13369
0.122------:	1.12200	1.25888	1.41247	1.58479	1.77813	1.99507	2.23846	2.51156	2.81797	3.16176
0.123------:	1.12300	1.26113	1.41625	1.59045	1.78607	2.00576	2.25247	2.52952	2.84065	3.19005
0.124------:	1.12400	1.26338	1.42003	1.59612	1.79404	2.01650	2.26654	2.54760	2.86350	3.21857
0.125------:	1.12500	1.26563	1.42383	1.60181	1.80203	2.02729	2.28070	2.56578	2.88651	3.24732
0.126------:	1.12600	1.26788	1.42763	1.60751	1.81006	2.03812	2.29493	2.58409	2.90968	3.27630
0.127------:	1.12700	1.27013	1.43144	1.61323	1.81811	2.04901	2.30923	2.60250	2.93302	3.30552
0.128------:	1.12800	1.27238	1.43525	1.61896	1.82619	2.05994	2.32361	2.62103	2.95653	3.33496
0.129------:	1.12900	1.27464	1.43907	1.62471	1.83430	2.07092	2.33807	2.63968	2.98020	3.36465
0.130 (13%):	1.13000	1.27690	1.44290	1.63047	1.84244	2.08195	2.35261	2.65844	3.00404	3.39457
0.131------:	1.13100	1.27916	1.44673	1.63625	1.85060	2.09303	2.36722	2.67732	3.02805	3.42473
0.132------:	1.13200	1.28142	1.45057	1.64205	1.85880	2.10416	2.38191	2.69632	3.05223	3.45513
0.133------:	1.13300	1.28369	1.45442	1.64786	1.86702	2.11534	2.39668	2.71543	3.07659	3.48577
0.134------:	1.13400	1.28596	1.45827	1.65368	1.87528	2.12656	2.41152	2.73467	3.10111	3.51666
0.135------:	1.13500	1.28822	1.46214	1.65952	1.88356	2.13784	2.42645	2.75402	3.12581	3.54780
0.136------:	1.13600	1.29050	1.46600	1.66538	1.89187	2.14916	2.44145	2.77349	3.15068	3.57918
0.137------:	1.13700	1.29277	1.46988	1.67125	1.90021	2.16054	2.45654	2.79308	3.17573	3.61081
0.138------:	1.13800	1.29504	1.47376	1.67714	1.90858	2.17197	2.47170	2.81280	3.20096	3.64269
0.139------:	1.13900	1.29732	1.47765	1.68304	1.91698	2.18345	2.48694	2.83263	3.22637	3.67483
0.140 (14%):	1.14000	1.29960	1.48154	1.68896	1.92541	2.19497	2.50227	2.85259	3.25195	3.70722
0.141------:	1.14100	1.30178	1.48545	1.69489	1.93387	2.20655	2.51767	2.87267	3.27771	3.73987
0.142------:	1.14200	1.30416	1.48936	1.70084	1.94236	2.21818	2.53316	2.89287	3.30366	3.77278
0.143------:	1.14300	1.30645	1.49327	1.70681	1.95088	2.22986	2.54873	2.91320	3.32978	3.80594
0.144------:	1.14400	1.30874	1.49719	1.71279	1.95943	2.24159	2.56738	2.93365	3.35609	3.83937
0.145------:	1.14500	1.31102	1.50112	1.71879	1.96801	2.25337	2.58011	2.95423	3.38259	3.87307
0.146------:	1.14600	1.31332	1.50506	1.72480	1.97662	2.26521	2.59593	2.97493	3.40927	3.90702
0.147------:	1.14700	1.31561	1.50900	1.73083	1.98526	2.27709	2.61182	2.99576	3.43614	3.94125
0.148------:	1.14800	1.31790	1.51295	1.73687	1.99393	2.28903	2.62781	3.01672	3.46320	3.97575
0.149------:	1.14900	1.32020	1.51691	1.74293	2.00263	2.30102	2.64387	3.03781	3.49044	4.01052

Amount at Compound Interest $(1 + i)^n$ — Table 1 continued

Interest rate (i)	Years at Interest (n) 11	12	13	14	15	16	17	18	19	20
0.001	1.01106	1.01207	1.01308	1.01409	1.01511	1.01612	1.01714	1.01815	1.01917	1.02019
0.002	1.02222	1.02427	1.02631	1.02837	1.03042	1.03248	1.03455	1.03662	1.03869	1.04077
0.003	1.03350	1.03660	1.03971	1.04283	1.04596	1.04910	1.05224	1.05540	1.05857	1.06174
0.004	1.04489	1.04907	1.05327	1.05748	1.06171	1.06596	1.07022	1.07450	1.07880	1.08311
0.005	1.05640	1.06168	1.06699	1.07232	1.07768	1.08307	1.08849	1.09393	1.09940	1.10490
0.006	1.06802	1.07442	1.08087	1.08736	1.09388	1.10044	1.10705	1.11369	1.12037	1.12709
0.007	1.07975	1.08731	1.09492	1.10259	1.11030	1.11808	1.12590	1.13378	1.14172	1.14971
0.008	1.09161	1.10034	1.10914	1.11801	1.12696	1.13597	1.14506	1.15422	1.16346	1.17276
0.009	1.10358	1.11351	1.12353	1.13364	1.14385	1.15414	1.16453	1.17501	1.18558	1.19625
0.010 (1%)	1.11567	1.12683	1.13809	1.14947	1.16097	1.17258	1.18430	1.19615	1.20811	1.22019
0.011	1.12788	1.14029	1.15283	1.16551	1.17833	1.19129	1.20440	1.21765	1.23104	1.24458
0.012	1.14021	1.15390	1.16774	1.18175	1.19594	1.21029	1.22481	1.23951	1.25438	1.26943
0.013	1.15267	1.16765	1.18283	1.19821	1.21378	1.22956	1.24555	1.26174	1.27814	1.29476
0.014	1.16525	1.18156	1.19810	1.21487	1.23188	1.24913	1.26662	1.28435	1.30233	1.32056
0.015	1.17795	1.19562	1.21355	1.23176	1.25023	1.26899	1.28802	1.30734	1.32695	1.34685
0.016	1.19078	1.20983	1.22919	1.24885	1.26884	1.28914	1.30976	1.33072	1.35201	1.37364
0.017	1.20373	1.22420	1.24501	1.26617	1.28770	1.30959	1.33185	1.35449	1.37752	1.40094
0.018	1.21682	1.23872	1.26102	1.28372	1.30682	1.33035	1.35429	1.37867	1.40348	1.42875
0.019	1.23003	1.25340	1.27722	1.30148	1.32621	1.35141	1.37709	1.40325	1.42991	1.45708
0.020 (2%)	1.24337	1.26824	1.29361	1.31948	1.34587	1.37279	1.40024	1.42825	1.45681	1.48595
0.021	1.25685	1.28324	1.31019	1.33771	1.36580	1.39448	1.42376	1.45366	1.48419	1.51536
0.022	1.27046	1.29841	1.32697	1.35616	1.38600	1.41649	1.44766	1.47950	1.51205	1.54530
0.023	1.28420	1.31373	1.34395	1.37486	1.40648	1.43883	1.47193	1.50578	1.54041	1.57584
0.024	1.29807	1.32923	1.36113	1.39380	1.42725	1.46150	1.49658	1.53250	1.56928	1.60694
0.025	1.31209	1.34489	1.37851	1.41297	1.44830	1.48451	1.52162	1.55966	1.59865	1.63861
0.026	1.32624	1.36072	1.39610	1.43240	1.46964	1.50785	1.54705	1.58728	1.62855	1.67089
0.027	1.34052	1.37672	1.41390	1.45207	1.49127	1.53154	1.57289	1.61535	1.65897	1.70376
0.028	1.35495	1.39289	1.43189	1.47199	1.51320	1.55557	1.59913	1.64390	1.68993	1.73725
0.029	1.36952	1.40924	1.45011	1.49216	1.53543	1.57996	1.62578	1.67293	1.72144	1.77136
0.030 (3%)	1.38423	1.42576	1.46853	1.51259	1.55797	1.60471	1.65285	1.70243	1.75351	1.80611
0.031	1.39909	1.44246	1.48717	1.53328	1.58081	1.62982	1.68034	1.73243	1.78614	1.84151
0.032	1.41409	1.45934	1.50604	1.55423	1.60397	1.65529	1.70826	1.76293	1.81934	1.87756
0.033	1.42923	1.47640	1.52512	1.57545	1.62744	1.68114	1.73662	1.79393	1.85313	1.91428
0.034	1.44453	1.49364	1.54443	1.59694	1.65123	1.70737	1.76542	1.82545	1.88751	1.95169
0.035	1.45997	1.51107	1.56396	1.61869	1.67535	1.73399	1.79468	1.85749	1.92250	1.98979
0.036	1.47556	1.52868	1.58371	1.64073	1.69979	1.76099	1.82438	1.89006	1.95810	2.02859
0.037	1.49130	1.54648	1.60370	1.66304	1.72457	1.78838	1.85455	1.92317	1.99433	2.06812
0.038	1.50720	1.56447	1.62392	1.68563	1.74969	1.81617	1.88519	1.95683	2.03119	2.10837
0.039	1.52325	1.58266	1.64438	1.70851	1.77514	1.84437	1.91630	1.99104	2.06869	2.14937

Amount at Compound Interest $(1 + i)^n$

Table 1 continued

Interest rate (i)	Years at Interest (n)									
	11	12	13	14	15	16	17	18	19	20
0.040 (4%):	1.53945	1.60103	1.66507	1.73168	1.80094	1.87298	1.94790	2.02582	2.10685	2.19112
0.041-----:	1.55582	1.61960	1.68601	1.75513	1.82709	1.90201	1.97999	2.06117	2.14567	2.23365
0.042-----:	1.57233	1.63837	1.70718	1.77889	1.85360	1.93145	2.01257	2.09710	2.18518	2.27695
0.043-----:	1.58901	1.65734	1.72861	1.80294	1.88046	1.96132	2.04566	2.13362	2.22537	2.32106
0.044-----:	1.60585	1.67651	1.75028	1.82729	1.90769	1.99163	2.07926	2.17075	2.26626	2.36597
0.045-----:	1.62285	1.69588	1.77220	1.85194	1.93528	2.02237	2.11338	2.20848	2.30786	2.41171
0.046-----:	1.64002	1.71546	1.79437	1.87691	1.96325	2.05356	2.14802	2.24683	2.35018	2.45829
0.047-----:	1.65735	1.73524	1.81680	1.90219	1.99159	2.08520	2.18320	2.28581	2.39324	2.50573
0.048-----:	1.67484	1.75524	1.83949	1.92778	2.02032	2.11729	2.21892	2.32543	2.43705	2.55403
0.049-----:	1.69251	1.77544	1.86244	1.95370	2.04943	2.14985	2.25519	2.36570	2.48161	2.60321
0.050 (5%):	1.71034	1.79586	1.88565	1.97993	2.07893	2.18287	2.29203	2.40662	2.52695	2.65330
0.051-----:	1.72834	1.81649	1.90913	2.00649	2.10883	2.21638	2.32941	2.44821	2.57307	2.70430
0.052-----:	1.74652	1.83734	1.93288	2.03339	2.13912	2.25036	2.36738	2.49048	2.61999	2.75623
0.053-----:	1.76487	1.85841	1.95690	2.06062	2.16983	2.28483	2.40593	2.53344	2.66771	2.80910
0.054-----:	1.78339	1.87969	1.98120	2.08818	2.20094	2.31980	2.44506	2.57710	2.71626	2.86294
0.055-----:	1.80209	1.90121	2.00577	2.11609	2.23248	2.35526	2.48480	2.62147	2.76565	2.91776
0.056-----:	1.82097	1.99295	2.03063	2.14435	2.26443	2.39124	2.52515	2.66655	2.81588	2.97357
0.057-----:	1.84003	1.94491	2.05577	2.17295	2.29681	2.42773	2.56611	2.71238	2.86698	3.03040
0.058-----:	1.85927	1.96711	2.08120	2.20191	2.32962	2.46474	2.60769	2.75894	2.91896	3.08826
0.059-----:	1.87869	1.98953	2.10692	2.23123	2.36287	2.50228	2.64991	2.80626	2.97182	3.14716
0.060 (6%):	1.89830	2.01220	2.13293	2.26090	2.39656	2.54035	2.69277	2.85434	3.02560	3.20714
0.061-----:	1.91809	2.03509	2.15924	2.29095	2.43070	2.57897	2.73629	2.90320	3.08029	3.26819
0.062-----:	1.93807	2.05823	2.18584	2.32136	2.46529	2.61814	2.78046	2.95285	3.13593	3.33035
0.063-----:	1.95824	2.08161	2.21275	2.35215	2.50034	2.65786	2.82531	3.00330	3.19251	3.39361
0.064-----:	1.97860	2.10523	2.23996	2.38332	2.53585	2.69815	2.87083	3.05456	3.25006	3.45806
0.065-----:	1.99915	2.12910	2.26749	2.41487	2.57184	2.83901	2.91705	3.10665	3.30859	3.52364
0.066-----:	2.01990	2.15321	2.29532	2.44681	2.60836	2.78045	2.96396	3.15958	3.36811	3.59041
0.067-----:	2.04084	2.17757	2.32347	2.47914	2.64525	2.82248	3.01158	3.21336	3.42866	3.65838
0.068-----:	2.06198	2.20219	2.35194	2.51187	2.68268	2.86510	3.05993	3.26800	3.49023	3.72756
0.069-----:	2.08331	2.22706	2.38073	2.54500	2.72061	2.90833	3.10900	3.32352	3.55285	3.79799
0.070 (7%):	2.10485	2.25219	2.40984	2.57853	2.75903	2.95216	3.15882	3.37993	3.61653	3.86968
0.071-----:	2.12659	2.27758	2.43929	2.61248	2.79796	2.99662	3.20938	3.43724	3.68129	3.94266
0.072-----:	2.14854	2.30323	2.46906	2.64684	2,83741	3.04170	3.26070	3.49547	3.74715	4.01694
0.073-----:	2.17069	2.32915	2.49917	2.68161	2.87737	3.08742	3.31280	3.55463	3.81412	4.09256
0.074-----:	2.19304	2.35533	2.52962	2.71681	2.91786	3.13378	3.36568	3.61474	3.88223	4.16952
0.075-----:	2.21561	2.38178	2.56041	2.75244	2.95888	3.18079	3.41935	3.67580	3.95149	4.24785
0.076-----:	2.23839	2.40850	2.59155	2.78851	3.00043	3.22847	3.47383	3.73784	4.02192	4.32758
0.077-----:	2.26138	2.43550	2.62304	2.82501	3.04253	3.27681	3.52912	3.80087	4.09353	4.40874
0.078-----:	2.28458	2.46278	2.65474	2.86195	3.08519	3.32583	3.58525	3.86489	4.16636	4.49133
0.079-----:	2.30800	2.49033	2.68707	2.89935	3.12840	3.37559	3.64221	3.92994	4.24041	4.57540

Amount at Compound Interest $(1 + i)^n$ Table 1 continued

Interest rate (i)	11	12	13	14	15	16	17	18	19	20
0.080 (8%)-:	2.33164	2.51817	2.71962	2.93719	3.17217	3.42594	3.70002	3.99602	4.31570	4.66096
0.081------:	2.35550	2.54629	2.75254	2.97550	3.21651	3.47705	3.75869	4.06315	4.39226	4.74803
0.082------:	2.37958	2.57470	2.78583	3.01427	3.26144	3.52887	3.81824	4.13134	4.47011	4.83666
0.083------:	2.40388	2.60340	2.81949	3.05350	3.30694	3.58142	3.87868	4.20061	4.54926	4.92685
0.084------:	2.42841	2.63240	2.85352	3.09321	3.35304	3.63470	3.94001	4.27098	4.62974	5.01864
0.085------:	2.45317	2.66169	2.88793	3.13340	3.39974	3.68872	4.00226	4.34345	4.71156	5.11205
0.086------:	2.47815	2.69127	2.92272	3.17408	3.44705	3.74349	4.06543	4.41506	4.79476	5.20711
0.087------:	2.50337	2.72116	2.95790	3.21524	3.49497	3.79903	4.12955	4.48882	4.87934	5.30385
0.088------:	2.52882	2.75136	2.99347	3.25690	3.54351	3.85534	4.19461	4.56373	4.96534	5.40229
0.089------:	2.55450	2.78186	3.02944	3.29901	3.59268	3.91243	4.26063	4.63983	5.05277	5.50247
0.090 (9%)-:	2.58043	2.81266	3.06580	3.34173	3.64248	3.97031	4.32763	4.71712	5.14166	5.60441
0.091------:	2.60659	2.84379	3.10257	3.38491	3.69293	4.02899	4.39563	4.79563	5.23203	5.70815
0.092------:	2.63299	2.87522	3.13974	3.42860	3.74403	4.08848	4.46462	4.87537	5.32390	5.81370
0.093------:	2.65963	2.90696	3.17733	3.47282	3.79577	4.14880	4.53464	4.95636	5.41730	5.92111
0.094------:	2.68652	2.93906	3.21533	3.51757	3.84822	4.20995	4.60569	5.03862	5.51225	6.03040
0.095------:	2.71366	2.97146	3.25375	3.56285	3.90132	4.27195	4.67778	5.12217	5.60878	6.14161
0.096------:	2.74104	3.00418	3.29259	3.60867	3.95511	4.33480	4.75094	5.20703	5.70690	6.25477
0.097------:	2.76868	3.03724	3.33186	3.65505	4.00958	4.39851	4.82517	5.29321	5.80665	6.36990
0.098------:	2.79657	3.07063	3.37156	3.70197	4.06476	4.46311	4.90049	5.38074	5.90805	6.48704
0.099------:	2.82471	3.10936	3.41169	3.74945	4.12065	4.52859	4.97692	5.46964	6.01113	6.60623
0.100 (10%):	2.85312	3.13843	3.45227	3.79750	4.17725	4.59497	5.05447	5.55992	6.11591	6.72750
0.101------:	2.88178	3.17284	3.49329	3.84612	4.23457	4.66227	5.13316	5.65160	6.22242	6.85088
0.102------:	2.91070	3.20759	3.53477	3.89531	4.29263	4.73048	5.21299	5.74472	6.33068	6.97641
0.103------:	2.93989	3.24270	3.57669	3.94509	4.35144	4.79963	5.29400	5.83928	6.44072	7.10412
0.104------:	2.96934	3.27815	3.61908	3.99546	4.41099	4.86973	5.37619	5.93531	6.55258	7.23405
0.105------:	2.99906	3.31396	3.66193	4.04643	4.47130	4.94079	5.45957	6.03283	6.66628	7.36623
0.106------:	3.02905	3.35013	3.70524	4.09800	4.53239	5.01282	5.54418	6.13186	6.78184	7.50071
0.107------:	3.05931	3.38666	3.74903	4.15018	4.59425	5.08583	5.63001	6.23243	6.89930	7.63752
0.108------:	3.08985	3.42355	3.79330	4.20297	4.65689	5.15984	5.71710	6.33455	7.01868	7.77670
0.109------:	3.12066	3.46082	3.83805	4.25639	4.72034	5.23486	5.80546	6.43825	7.14002	7.91828
0.110 (11%):	3.15176	3.49845	3.88328	4.31044	4.78459	5.31089	5.89509	6.54355	7.26334	8.06231
0.111------:	3.18313	3.53646	3.92901	4.36513	4.84966	5.38797	5.98603	6.65048	7.38868	8.20883
0.112------:	3.21479	3.57485	3.97523	4.42046	4.91555	5.46609	6.07829	6.75906	7.51607	8.35787
0.113------:	3.24673	3.61362	4.02195	4.47644	4.98227	5.54527	6.17188	6.86931	7.64554	8.50949
0.114------:	3.27897	3.65277	4.06919	4.53307	5.04984	5.62552	6.26683	6.98125	7.77712	8.66371
0.115------:	3.31149	3.69231	4.11693	4.59037	5.11827	5.70687	6.36316	7.09492	7.91084	8.82058
0.116------:	3.34431	3.73225	4.16519	4.64835	5.18756	5.78931	6.46087	7.21034	8.04674	8.98016
0.117------:	3.37742	3.77258	4.21397	4.70700	5.25772	5.87288	6.56000	7.32752	8.18448	9.14247
0.118------:	3.41083	3.81331	4.26328	4.76634	5.32877	5.95757	6.66056	7.44650	8.32519	9.30756
0.119------:	3.44454	3.85444	4.31312	4.82638	5.40072	6.04340	6.76257	7.56731	8.46782	9.47549

Amount at Compound Interest $(1 + i)^n$

Table 1 continued

Interest rate (i)	11	12	13	14	15	16	17	18	19	20
0.120 (12%)	3.47855	3.89598	4.36350	4.88711	5.47357	6.13039	6.86604	7.68997	8.61276	9.64629
0.121------	3.51287	3.93792	4.41441	4.94856	5.54733	6.21856	6.97101	7.81450	8.76005	9.82002
0.122------	3.54749	3.98029	4.46588	5.01072	5.62203	6.30791	7.07748	7.94093	8.90972	9.99671
0.123------	3.58243	4.02307	4.51790	5.07360	5.69766	6.39847	7.18548	8.06930	9.06182	10.17642
0.124------	3.61767	4.06627	4.57048	5.13722	5.77424	6.49024	7.29503	8.19962	9.21637	10.35920
0.125------	3.65324	4.10990	4.63263	5.20158	5.85178	6.58325	7.40616	8.33193	9.37342	10.54509
0.126------	3.68912	4.15394	4.67734	5.26669	5.93029	6.67751	7.51887	8.46625	9.53300	10.73415
0.127------	3.72532	4.19843	4.73163	5.33255	6.00978	6.77302	7.63320	8.60262	9.69515	10.92643
0.128------	3.76184	4.24335	4.78650	5.39917	6.09027	6.86982	7.74916	8.74105	9.85991	11.12198
0.129------	3.79869	4.28872	4.84196	5.46657	6.17176	6.96792	7.86678	8.88159	10.02732	11.32084
0.130 (13%)	3.83586	4.33452	4.89801	5.53475	6.25427	7.06733	7.98608	9.02427	10.19742	11.52309
0.131------	3.87337	4.38078	4.95466	5.60372	6.33781	7.16806	8.10708	9.16910	10.37026	11.72876
0.132------	3.91121	4.42749	5.01191	5.67349	6.42239	7.27014	8.22980	9.31613	10.54586	11.93792
0.133------	3.94938	4.47465	5.06978	5.74406	6.50802	7.37358	8.35427	9.46539	10.72428	12.15061
0.134------	3.98789	4.52227	5.12826	5.81544	6.59471	7.47840	8.48051	9.61690	10.90556	12.36691
0.135------	4.02675	4.57036	5.18736	5.88765	6.68248	7.58462	8.60854	9.77070	11.08974	12.58686
0.136------	4.06595	4.61892	5.24709	5.96069	6.77135	7.69225	8.73839	9.92682	11.27686	12.81052
0.137------	4.10549	4.66794	5.30745	6.03457	6.86131	7.80131	8.87009	10.08529	11.46697	13.03795
0.138------	4.14539	4.71745	5.36846	6.10930	6.95239	7.91182	9.00365	10.24615	11.66012	13.26922
0.139------	4.18563	4.76743	5.43011	6.18489	7.04459	8.02379	9.13910	10.40943	11.85634	13.50437
0.140 (14%)	4.22623	4.81790	5.49241	6.26135	7.13794	8.13725	9.27646	10.57517	12.05569	13.74349
0.141------	4.26719	4.86886	5.55537	6.33868	7.23244	8.25221	9.41577	10.74400	12.25822	13.98662
0.142------	4.30851	4.92032	5.61900	6.41690	7.32810	8.36869	9.55705	10.91415	12.46396	14.23384
0.143------	4.35019	4.97227	5.68331	6.49602	7.42495	8.48672	9.70032	11.08746	12.67297	14.48520
0.144------	4.39224	5.02472	5.74829	6.57604	7.52299	8.60630	9.84561	11.26337	12.88530	14.74078
0.145------	4.43466	5.07769	5.81395	6.65697	7.62223	8.72746	9.99294	11.44192	13.10099	15.00064
0.146------	4.47745	5.13116	5.88031	6.73993	7.72270	8.85022	10.14235	11.62313	13.32011	15.26484
0.147------	4.52062	5.18515	5.94736	6.82163	7.82440	8.97459	10.29386	11.80705	13.54269	15.53347
0.148------	4.56416	5.23965	6.01512	6.90536	7.92736	9.10060	10.44749	11.99372	13.76879	15.80657
0.149------	4.60808	5.29469	6.08360	6.99005	8.03157	9.22827	10.60329	12.18318	13.99847	16.08424

Amount at Compound Interest $(1 + i)^n$ — Table 1 continued

Interest rate (i)	Years at Interest (n) 21	22	23	24	25	26	27	28	29	30
0.001------:	1.02121	1.02223	1.02325	1.02428	1.02530	1.02632	1.02735	1.02838	1.02941	1.03044
0.002------:	1.04285	1.04494	1.04703	1.04912	1.05122	1.05332	1.05543	1.05754	1.05965	1.06177
0.003------:	1.06493	1.06812	1.07133	1.07454	1.07776	1.08100	1.08424	1.08749	1.09075	1.09403
0.004------:	1.08745	1.09180	1.09616	1.10055	1.10495	1.10937	1.11381	1.11826	1.12274	1.12723
0.005------:	1.11042	1.11597	1.12155	1.12716	1.13280	1.13846	1.14415	1.14987	1.15562	1.16140
0.006------:	1.13386	1.14066	1.14750	1.15439	1.16131	1.16828	1.17529	1.18234	1.18944	1.19657
0.007------:	1.15776	1.16587	1.17403	1.18224	1.19052	1.19885	1.20725	1.21570	1.22421	1.23278
0.008------:	1.18215	1.19160	1.20114	1.21075	1.22043	1.23019	1.24004	1.24996	1.25996	1.27004
0.009------:	1.20702	1.21788	1.22884	1.23990	1.25106	1.26232	1.27368	1.28515	1.29671	1.30838
0.010 (1%)-:	1.23239	1.24472	1.25716	1.26973	1.28243	1.29526	1.30821	1.32129	1.33450	1.34785
0.011------:	1.25827	1.27211	1.28611	1.30025	1.31456	1.32902	1.34363	1.35841	1.37336	1.38846
0.012------:	1.28467	1.30008	1.31568	1.33147	1.34745	1.36362	1.37998	1.39654	1.41330	1.43026
0.013------:	1.31159	1.32864	1.34591	1.36341	1.38113	1.39909	1.41728	1.43570	1.45437	1.47327
0.014------:	1.33905	1.35780	1.37681	1.39608	1.41563	1.43545	1.45554	1.47592	1.49658	1.51753
0.015------:	1.36706	1.38756	1.40838	1.42950	1.45095	1.47271	1.49480	1.51722	1.53998	1.56308
0.016------:	1.39562	1.41795	1.44064	1.46369	1.48711	1.51090	1.53508	1.55964	1.58459	1.60995
0.017------:	1.42475	1.44898	1.47361	1.49866	1.52414	1.55005	1.57640	1.60320	1.63045	1.65817
0.018------:	1.45447	1.48065	1.50730	1.53443	1.56205	1.59017	1.61879	1.64793	1.67759	1.70779
0.019------:	1.48477	1.51298	1.54172	1.57102	1.60086	1.63128	1.66228	1.69385	1.72604	1.75884
0.020 (2%)-:	1.51567	1.54598	1.57690	1.60844	1.64051	1.67342	1.70689	1.74061	1.77584	1.81136
0.021------:	1.54718	1.57967	1.61284	1.64671	1.68129	1.71660	1.75265	1.78945	1.82703	1.86540
0.022------:	1.57932	1.61406	1.64957	1.68586	1.72295	1.76085	1.79959	1.83918	1.87965	1.92100
0.023------:	1.61209	1.64916	1.68710	1.72590	1.76559	1.80620	1.84775	1.89024	1.93372	1.97819
0.024------:	1.64550	1.68500	1.72544	1.76685	1.80925	1.85267	1.89714	1.94267	1.98929	2.03704
0.025------:	1.67958	1.72157	1.76461	1.80873	1.85394	1.90029	1.94780	1.99649	2.04641	2.09757
0.026------:	1.71433	1.75890	1.80463	1.85156	1.89970	1.94909	1.99976	2.05176	2.10510	2.15984
0.027------:	1.74976	1.79701	1.84553	1.89536	1.94653	1.99909	2.05306	2.10849	2.16542	2.22390
0.028------:	1.78589	1.83590	1.88730	1.94015	1.99447	2.05032	2.10773	2.16674	2.22741	2.28978
0.029------:	1.82273	1.87559	1.92998	1.98595	2.04355	2.10281	2.16379	2.22654	2.29110	2.35755
0.030 (3%)-:	1.86029	1.91610	1.97359	2.03279	2.09378	2.15659	2.22129	2.28793	2.35657	2.42726
0.031------:	1.89859	1.95745	2.01813	2.08069	2.14519	2.21170	2.28026	2.35095	2.42382	2.49896
0.032------:	1.93764	1.99964	2.06364	2.12967	2.19782	2.26815	2.34073	2.41564	2.49294	2.57271
0.033------:	1.97746	2.04271	2.11012	2.17976	2.25169	2.32600	2.40275	2.48204	2.56395	2.64856
0.034------:	2.01805	2.08666	2.15761	2.23097	2.30682	2.38525	2.46635	2.55020	2.63691	2.72657
0.035------:	2.05943	2.13151	2.20611	2.28333	2.36324	2.44596	2.53157	2.62017	2.71188	2.80679
0.036------:	2.10162	2.17728	2.25566	2.33687	2.42099	2.50815	2.59844	2.69199	2.78890	2.88930
0.037------:	2.14464	2.22399	2.30628	2.39161	2.48010	2.57186	2.66702	2.76570	2.86803	2.97415
0.038------:	2.18849	2.27165	2.35797	2.44758	2.54059	2.63713	2.73734	2.84136	2.94933	3.06140
0.039------:	2.23319	2.32029	2.41078	2.50480	2.60249	2.70398	2.80944	2.91901	3.03285	3.15113

Amount at Compound Interest $(1 + i)^n$ — Table 1 continued

Interest rate (i)	Years at Interest (n)									
	21	22	23	24	25	26	27	28	29	30
0.040 (4%)	2.27877	2.36992	2.46472	2.56330	2.66584	2.77247	2.88337	2.99870	3.11865	3.24340
0.041	2.32523	2.42056	2.51980	2.62312	2.73066	2.84262	2.95917	3.08049	3.20679	3.33827
0.042	2.37259	2.47224	2.57607	2.68426	2.79700	2.91448	3.03689	3.16443	3.29734	3.43583
0.043	2.42086	2.52496	2.63353	2.74678	2.86489	2.98808	3.11657	3.25058	3.39035	3.53614
0.044	2.47008	2.57876	2.69223	2.81068	2.93435	3.06347	3.19826	3.33898	3.48590	3.63928
0.045	2.52024	2.63365	2.75217	2.87601	3.00543	3.14068	3.28201	3.42970	3.58404	3.74532
0.046	2.57137	2.68966	2.81338	2.94280	3.07817	3.21976	3.36787	3.52278	3.68484	3.85434
0.047	2.62350	2.74680	2.87590	3.01107	3.15259	3.30076	3.52279	3.61832	3.78838	3.96644
0.048	2.67662	2.80510	2.93974	3.08085	3.22873	3.38371	3.54613	3.71634	3.89473	4.08168
0.049	2.73077	2.86458	3.00494	3.15218	3.30664	3.46867	3.63863	3.81693	4.00395	4.20015
0.050 (5%)	2.78596	2.92526	3.07152	3.22510	3.38635	3.55567	3.73346	3.92013	4.11614	4.32194
0.051	2.84222	2.98717	3.13951	3.29963	3.46791	3.64477	3.83066	4.02602	4.23135	4.44715
0.052	2.89955	3.05033	3.20894	3.37581	3.55135	3.73602	3.93029	4.13467	4.34967	4.57585
0.053	2.95798	3.11476	3.27984	3.45367	3.63671	3.82946	4.03242	4.24614	4.47119	4.70816
0.054	3.01754	3.18049	3.35223	3.53325	3.72405	3.92515	4.13710	4.36051	4.59598	4.84416
0.055	3.07823	3.24754	3.42615	3.61459	3.81339	4.02313	4.24440	4.47784	4.72412	4.98395
0.056	3.14009	3.31594	3.50163	3.69772	3.90479	4.12346	4.35437	4.59822	4.85572	5.12764
0.057	3.20313	3.38571	3.57870	3.78268	3.99829	4.22620	4.46709	4.72171	4.99085	5.27533
0.058	3.26738	3.45688	3.65738	3.86951	4.09394	4.33139	4.58261	4.84840	5.12961	5.42713
0.059	3.33285	3.52948	3.73772	3.95825	4.19178	4.43911	4.70101	4.97837	5.27209	5.58314
0.060 (6%)	3.39956	3.60354	3.81975	4.04893	4.29187	4.54938	4.82235	5.11169	5.41839	5.74349
0.061	3.46755	3.67907	3.90350	4.14161	4.38425	4.66230	4.94670	5.24845	5.56860	5.90829
0.062	3.53684	3.75612	3.98900	4.23632	4.49897	4.77790	5.07414	5.38873	5.72283	6.07765
0.063	3.60744	3.83470	4.07629	4.33310	4.60608	4.89626	5.07413	5.53263	5.88118	6.25170
0.064	3.67938	3.91486	4.16541	4.43199	4.71564	5 01744	5.33856	5.68013	6.04376	6.43056
0.065	3.75268	3.99661	4.25639	4.53305	4.82770	5.14150	5.47570	5.83162	6.21067	6.61437
0.066	3.82738	4.08000	4.34926	4.63631	4.94231	5.26850	5.68023	5.98690	6.38203	6.80325
0.067	3.90349	4.16502	4.44408	4.74183	5.05953	5.39852	5.76022	6.14616	6.55795	6.99733
0.068	3.98104	4.25175	4.54087	4.84965	5.17942	5.53162	5.90778	6.30950	6.73855	7.19677
0.069	4.06005	4.34020	4.63967	4.95981	5.30204	5.66788	6.05896	6.47703	6.92394	7.40169
0.070 (7%)	4.14056	4.43040	4.74053	5.07237	5.42743	5.80735	6.21387	6.64884	7.11426	7.61225
0.071	4.22259	4.52239	4.84348	5.18737	5.55574	5.95013	6.37259	6.82504	7.30962	7.82860
0.072	4.30616	4.61621	4.94857	5.30471	5.68682	6.09627	6.53520	7.00557	7.51015	8.05088
0.073	4.39131	4.71188	5.05584	5.42492	5.82094	6.24587	6.70182	7.19105	7.71599	8.27926
0.074	4.47806	4.80944	5.16533	5.54757	5.95809	6.39899	6.87251	7.38108	7.92728	8.51390
0.075	4.56644	4.90889	5.27709	5.67287	6.09834	6.55571	7.04739	7.57595	8.14414	8.75495
0.076	4.65648	5.01037	5.39116	5.80089	6.24176	6.71629	7.22655	7.77577	8.36673	9.00260
0.077	4.74821	5.11382	5.50758	5.93167	6.38841	6.88031	7.41010	7.98068	8.59518	9.25701
0.078	4.84166	5.21931	5.62641	6.06527	6.53836	7.04835	7.59813	8.19078	8.82966	9.51837
0.079	4.93685	5.32687	5.74769	6.20176	6.69169	7.22034	7.79074	8.40621	9.07030	9.78686

Amount at Compound Interest $(1 + i)^n$ — Table 1 continued

Interest rate (i) :	Years at Interest (n)									
	21	22	23	24	25	26	27	28	29	30
0.080 (8%):	5.03383	5.43654	5.87146	6.34118	6.84847	7.39635	7.98806	8.62711	9.31727	10.06266
0.081-----:	5.13253	5.54837	5.99779	6.48361	7.00878	7.57649	8.19019	8.85359	9.57073	10.34596
0.082-----:	5.23326	5.66239	6.12671	6.62919	7.17268	7.76084	8.39723	9.08580	9.83084	10.63697
0.083-----:	5.33578	5.77865	6.25872	6.77772	7.34026	7.94950	8.60931	9.32388	10.09776	10.93588
0.084-----:	5.44021	5.89718	6.39254	6.92951	7.51159	8.14254	8.82657	9.56797	10.37168	11.24290
0.085-----:	5.54657	6.01803	6.52956	7.08457	7.68676	8.34014	9.04905	9.81822	10.65277	11.55825
0.086-----:	5.65492	6.14124	6.66939	7.24296	7.86585	8.54231	9.27695	10.07477	10.94120	11.88214
0.087-----:	5.76528	6.26686	6.81208	7.40473	8.04894	8.74920	9.51038	10.33778	11.23717	12.21480
0.088-----:	5.87769	6.39493	6.95768	7.56996	8.23611	8.96089	9.74945	10.60740	11.54085	12.55648
0.089-----:	5.99219	6.52549	7.10626	7.73872	8.42747	9.17751	9.99431	10.88380	11.85246	12.90733
0.090 (9%):	6.10881	6.65860	7.25787	7.91108	8.62308	9.39916	10.24508	11.16714	12.17218	13.26768
0.091-----:	6.22762	6.79430	7.41258	8.08712	8.82305	9.62595	10.50191	11.45758	12.50022	13.63774
0.092-----:	6.32856	6.93263	7.57043	8.26691	9.02747	9.85799	10.76493	11.75530	12.83679	14.01778
0.093-----:	6.47175	7.07365	7.73150	8.45053	9.23643	10.09542	11.03429	12.06048	13.18210	14.40804
0.094-----:	6.59726	7.21740	7.89584	8.63805	9.45003	10.33833	11.31013	12.37328	13.53637	14.80879
0.095-----:	6.72507	7.36395	8.06352	8.82956	9.66836	10.58686	11.59261	12.69391	13.89983	15.22031
0.096-----:	6.85522	7.51332	8.23460	9.02513	9.89154	10.84113	11.88187	13.02253	14.27270	15.64288
0.097-----:	6.98778	7.66559	8.40916	9.22484	10.11965	11.10126	12.17808	13.35936	14.65514	16.07677
0.098-----:	7.12277	7.82081	8.58724	9.42879	10.35282	11.36739	12.98140	13.70457	15.04762	16.52229
0.099-----:	7.26025	7.97901	8.76894	9.63706	10.59113	11.63965	12.79198	14.05838	15.45016	16.97973
0.100(10%):	7.40025	8.14027	8.95430	9.84973	10.83471	11.91818	13.10999	14.42099	15.86309	17.44940
0.101-----:	7.54282	8.30464	9.14341	10.06690	11.08365	12.20310	13.43562	14.79261	16.28667	17.93162
0.102-----:	7.68800	8.47218	9.33634	10.28865	11.33809	12.49457	13.76902	15.17346	16.72115	18.42671
0.103-----:	7.83584	8.64294	9.53316	10.51507	11.59813	12.79273	14.11038	15.56375	17.16682	18.93500
0.104-----:	7.98639	8.81698	9.73394	10.74627	11.86388	13.09773	14.45989	15.96372	17.62394	19.45684
0.105-----:	8.13969	8.99436	9.93876	10.98233	12.13548	13.40971	14.81772	16.37359	18.09281	19.99256
0.106-----:	8.29579	9.17514	10.14771	11.22336	12.41304	13.72882	15.18408	16.79359	18.57371	20.54252
0.107-----:	8.45474	9.35939	10.36085	11.46946	12.69669	14.05524	15.65915	17.22397	19.06694	21.10710
0.108-----:	8.61658	9.54717	10.57827	11.72072	12.98656	14.38910	15.94313	17.66499	19.57280	21.68667
0.109-----:	8.78137	9.73854	10.80004	11.97725	13.28277	14.73059	16.33623	18.11688	20.09161	22.28160
0.110(11%):	8.94917	9.93357	11.02627	12.23916	13.58546	15.07986	16.73865	18.57990	20.62369	22.89230
0.111-----:	9.12001	10.13233	11.25702	12.50655	13.89477	15.43709	17.15061	19.05433	21.16936	23.51916
0.112-----:	9.29395	10.33488	11.49238	12.77953	14.21084	15.80245	17.57233	19.54043	21.72895	24.16260
0.113-----:	9.47106	10.54129	11.73245	13.05822	14.53380	16.17612	18.00402	20.03847	22.30282	24.82304
0.114-----:	9.65137	10.75163	11.97731	13.34273	14.86380	16.55827	18.44591	20.54875	22.89130	25.50091
0.115-----:	9.83495	10.96597	12.22706	13.63317	15.20098	16.94910	18.89824	21.07154	23.49477	26.19667
0.116-----:	10.02185	11.18439	12.48178	13.92966	15.54551	17.34878	19.36124	21.60715	24.11359	26.91075
0.117-----:	10.21214	11.40696	12.74157	14.23233	15.89752	17.75753	19.83516	22.15587	24.74811	27.64364
0.118-----:	10.40586	11.63375	13.00653	14.54130	16.25718	18.17552	20.32023	22.71802	25.39875	28.39580
0.119-----:	10.60307	11.86484	13.27676	14.85670	16.62464	18.60297	20.81672	23.29391	26.06589	29.16773

Amount at Compound Interest $(1 + i)^n$

Table 1 continued

Interest rate (i)	Years at Interest (n)									
	21	22	23	24	25	26	27	28	29	30
0.120(12%)	10.80385	12.10031	13.55235	15.17863	17.00006	19.04007	21.32488	23.88387	26.74993	29.95992
0.121-----	11.00824	12.34024	13.83340	15.50725	17.38362	19.48704	21.84497	24.48822	27.45129	30.77290
0.122-----	11.21631	12.58470	14.12003	15.84268	17.77548	19.94409	22.37727	25.10730	28.17039	31.60718
0.123-----	11.42812	12.83378	14.41234	16.18505	18.17582	20.41144	22.92205	25.74146	28.90766	32.46330
0.124-----	11.64374	13.08756	14.71042	16.53452	18.58480	20.88931	23.47958	26.39105	29.66354	33.34182
0.125-----	11.86323	13.34613	15.01440	16.89120	19.00260	21.37793	24.05017	27.05644	30.43849	34.24330
0.126-----	12.08666	13.60958	15.32438	17.25525	19.92942	21.87752	24.63409	27.73799	31.23297	35.16833
0.127-----	12.31409	13.87798	15.64048	17.62682	19.86543	22.38834	25.23165	28.43607	32.04746	36.11748
0.128-----	12.54559	14.15143	15.96281	18.00605	20.31082	22.91061	25.84316	29.15109	32.88243	37.09138
0.129-----	12.78123	14.43001	16.29148	18.39309	20.76579	23.44458	26.46893	29.88343	33.73839	38.09064
0.130(13%)	13.02109	14.71383	16.62663	18.78809	21.23054	23.99051	27.10928	30.63349	34.61584	39.11590
0.131-----	13.26523	15.00297	16.96836	19.19122	21.70527	24.54866	27.76453	31.40168	35.51530	40.16781
0.132-----	13.51372	15.29753	17.31681	19.60263	22.19017	25.11927	28.43502	32.18844	36.43732	41.24704
0.133-----	13.76664	15.59761	17.67209	20.02248	22.68547	25.70264	29.12109	32.99419	37.38242	42.35428
0.134-----	14.02407	15.90330	18.03434	20.45094	23.19137	26.29901	29.82308	33.81937	38.35117	43.49022
0.135-----	14.28608	16.21470	18.40369	20.88818	23.70809	26.90868	30.54135	34.66443	39.34413	44.65559
0.136-----	14.55275	16.53192	18.78026	21.33438	24.23585	27.53193	31.27627	35.52984	40.36190	45.85112
0.137-----	14.82415	16.85506	19.16420	21.78969	24.77488	28.16904	32.02820	36.41606	41.40507	47.07756
0.138-----	15.10037	17.18422	19.55564	22.25432	25.32541	28.82032	32.79753	37.32358	42.47424	48.33568
0.139-----	15.38148	17.51951	19.95472	22.72843	25.88768	29.48607	33.58463	38.25289	43.57004	49.62628
0.140(14%)	15.66758	17.86104	20.36158	23.21221	26.46192	30.16658	34.38991	39.20449	44.69312	50.95016
0.141-----	15.95874	18.20892	20.77638	23.70585	27.04837	30.86219	35.21376	40.17890	45.84413	52.30815
0.142-----	16.25505	18.56326	21.19924	24.20954	27.64729	31.57321	36.05660	41.17664	47.02372	53.70109
0.143-----	16.55659	18.92418	21.63034	24.72348	28.25893	32.29996	36.91885	42.19825	48.23260	55.12986
0.144-----	16.86345	19.29179	22.06981	25.24786	28.88355	33.04278	37.80094	43.24428	49.47146	56.59535
0.145-----	17.17573	19.66621	22.51781	25.78289	29.52141	33.80202	38.70331	44.31529	50.74101	58.09846
0.146-----	17.49351	20.04756	22.97451	26.32879	30.17279	34.57802	39.62641	45.41186	52.04199	59.64012
0.147-----	17.81688	20.43597	23.44005	26.88574	30.83795	35.37112	40.57068	46.53457	53.37515	61.22130
0.148-----	18.14595	20.83155	23.91462	27.45398	31.51717	36.18171	41.53660	47.68402	54.74126	62.84296
0.149-----	18.48079	21.23443	24.39836	28.03372	32.21074	37.01014	42.52465	48.86083	56.14109	64.50611

Amount at Compound Interest $(1 + i)^n$ — Table 1 continued

Interest rate (i)	Years at Interest (n) 31	32	33	34	35	36	37	38	39	40
0.001-----	1.03147	1.03250	1.03353	1.03457	1.03560	1.03664	1.03767	1.03871	1.03975	1.04079
0.002-----	1.06390	1.06602	1.06816	1.07029	1.07243	1.07458	1.07673	1.07888	1.08104	1.08320
0.003-----	1.09731	1.10060	1.10390	1.10721	1.11054	1.11387	1.11721	1.12056	1.12392	1.12729
0.004-----	1.13174	1.13626	1.14081	1.14537	1.14995	1.15455	1.15917	1.16381	1.16846	1.17314
0.005-----	1.16721	1.17304	1.17891	1.18480	1.19073	1.19668	1.20264	1.20868	1.21471	1.22079
0.006-----	1.20375	1.21098	1.21824	1.22555	1.23290	1.24030	1.24774	1.25523	1.26276	1.27034
0.007-----	1.24141	1.25009	1.25885	1.26766	1.27653	1.28547	1.29447	1.30353	1.31265	1.32184
0.008-----	1.28020	1.29044	1.30076	1.31117	1.32166	1.33223	1.34289	1.35363	1.36446	1.37538
0.009-----	1.32016	1.33204	1.34403	1.35612	1.36833	1.38064	1.39307	1.40561	1.41826	1.43102
0.010 (1%)	1.36133	1.37494	1.38869	1.40258	1.41660	1.43077	1.44508	1.45953	1.47412	1.48887
0.011-----	1.40374	1.41918	1.43479	1.45057	1.46653	1.48266	1.49897	1.51546	1.53213	1.54898
0.012-----	1.44742	1.46479	1.48237	1.50016	1.51816	1.53638	1.55482	1.57347	1.59236	1.61146
0.013-----	1.49243	1.51183	1.53148	1.55139	1.57156	1.59199	1.61268	1.63365	1.65489	1.67640
0.014-----	1.53878	1.56032	1.58217	1.60432	1.62678	1.64955	1.67265	1.69606	1.71981	1.74389
0.015-----	1.58653	1.61032	1.63448	1.65900	1.68388	1.70914	1.73478	1.76080	1.78721	1.81402
0.016-----	1.63570	1.66188	1.68847	1.71548	1.74293	1.77082	1.79915	1.82794	1.85718	1.88690
0.017-----	1.68636	1.71502	1.74418	1.77383	1.80399	1.83465	1.86584	1.89756	1.92982	1.96263
0.018-----	1.73853	1.76982	1.80168	1.83411	1.86712	1.90073	1.93494	1.96977	2.00523	2.04132
0.019-----	1.79225	1.82631	1.86101	1.89637	1.93240	1.96911	2.00653	2.04465	2.08350	2.12308
0.020 (2%)	1.84759	1.88454	1.92222	1.96068	1.99989	2.03989	2.08068	2.12230	2.16474	2.20804
0.021-----	1.90457	1.94457	1.98541	2.02710	2.06967	2.11313	2.15751	2.20282	2.24907	2.29631
0.022-----	1.96326	2.00645	2.05059	2.09571	2.14181	2.18889	2.23709	2.28630	2.33660	2.38801
0.023-----	2.02369	2.07024	2.11785	2.16656	2.21639	2.26737	2.31952	2.37287	2.42745	2.48328
0.024-----	2.08592	2.13599	2.18725	2.23974	2.29350	2.34854	2.40491	2.46263	2.52173	2.58225
0.025-----	2.15000	2.20376	2.25885	2.31532	2.37320	2.43254	2.49335	2.55568	2.61957	2.68506
0.026-----	2.21599	2.27361	2.33272	2.39337	2.45560	2.51945	2.58495	2.65216	2.72112	2.79186
0.027-----	2.28393	2.34560	2.40893	2.47397	2.54077	2.60937	2.67982	2.75218	2.82649	2.90280
0.028-----	2.35389	2.41980	2.48756	2.55721	2.62881	2.70242	2.77808	2.85587	2.93583	3.01804
0.029-----	2.42592	2.49627	2.56866	2.64316	2.71981	2.79868	2.87984	2.96336	3.04930	3.13773
0.030 (3%)	2.50008	2.57508	2.65234	2,73191	2.81386	2.89828	2.98523	3.07483	3.16703	3.26204
0.031-----	2.57643	2.65630	2.73865	2.82354	2.91107	3.00132	3.09436	3.19028	3.28918	3.39115
0.032-----	2.65504	2.74000	2.82768	2.91816	3.01155	3.10791	3.20737	3.31000	3.41592	3.52523
0.033-----	2.73596	2.82625	2.91951	3.01586	3.11538	3.21819	3.32439	3.43409	3.54742	3.66448
0.034-----	2.81927	2.91513	3.01424	3.11672	3.22269	3.33226	3.44556	3.56271	3.68384	3.80909
0.035-----	2.90503	3.00671	3.11194	3.22086	3.33359	3.45027	3.57103	3.69601	3.82537	3.95926
0.036-----	2.99331	3.10107	3.21271	3.32837	3.44819	3.57233	3.70093	3.83416	3.97219	4.11519
0.037-----	3.08419	3.19831	3.31664	3.43936	3.56662	3.69858	3.83543	3.97734	4.12450	4.27711
0.038-----	3.17774	3.29849	3.42383	3.55391	3.68899	3.82917	3.97468	4.12572	4.28249	4.44523
0.039-----	3.27402	3.40171	3.53438	3.67222	3.81544	3.96424	4.11884	4.27948	4.44638	4.61979

Amount at Compound Interest $(1 + i)^n$

Table 1 continued

Interest rate (i)	Years at Interest (n) 31	32	33	34	35	36	37	38	39	40
0.040 (4%)-	3.37313	3.50806	3.64838	3.79432	3.94609	4.10393	4.26809	4.43881	4.61637	4.80102
0.041------	3.47514	3.61762	3.76595	3.92035	4.08108	4.24841	4.42259	4.60392	4.79268	4.98918
0.042------	3.58013	3.73050	3.88718	4.05044	4.22056	4.39782	4.58253	4.77500	4.97555	5.18452
0.043------	3.68819	3.84678	4.01220	4.18472	4.36466	4.55234	4.74809	4.95226	5.16521	5.38731
0.044------	3.79940	3.96658	4.14111	4.32332	4.51354	4.71214	4.91947	5.13593	5.36191	5.59783
0.045------	3.91386	4.08998	4.27403	4.46636	4.66735	4.87738	5.09686	5.32622	5.56590	5.81636
0.046------	4.03164	4.21710	4.41109	4.61400	4.82624	5.04825	5.28047	5.52337	5.77744	6.04321
0.047------	4.15286	4.34804	4.55240	4.76636	4.99038	5.22493	5.47050	5.72762	5.99681	6.27866
0.048------	4.27760	4.48292	4.69810	4.92361	5.15994	5.40762	5.66719	5.93921	6.22429	6.52306
0.049------	4.40596	4.62185	4.84832	5.08589	5.33509	5.59651	5.87074	6.15841	6.46017	6.77672
0.050 (5%)-	4.53804	4.76494	5.00319	5.25335	5.51602	5.79182	6.08141	6.38548	6.70475	7.03999
0.051------	4.67395	4.91232	5.16285	5.42616	5.70289	5.99374	6.29942	6.62069	6.95834	7.31322
0.052------	4.81380	5.06412	5.32745	5.60448	5.89491	6.20250	6.52503	6.86433	7.22129	7.59678
0.053------	4.95769	5.22045	5.49713	5.78848	6.09527	6.41832	6.75849	7.11669	7.49388	7.89105
0.054------	5.10574	5.38145	5.67205	5.97834	6.30117	6.64144	7.00007	7.37808	7.77649	8.19642
0.055------	5.25807	5.54726	5.85236	6.17424	6.51382	6.87208	7.25005	7.64880	8.06949	8.51331
0.056------	5.41479	5.71802	6.03822	6.37637	6.73344	7.11051	7.50870	7.92919	8.37323	8.84213
0.057------	5.57602	5.89386	6.22981	6.58491	6.96025	7.35698	7.77633	8.21958	8.68809	9.18331
0.058------	5.74190	6.07493	6.42728	6.80006	7.19446	7.61174	8.05322	8.52031	9.01449	9.53733
0.059------	5.91255	6.26139	6.63081	7.02203	7.43633	7.97507	8.33970	8.83174	9.35282	9.90463
0.060 (6%)-	6.08810	6.45339	6.84059	7.25102	7.68609	8.14725	8.63609	9.15425	9.70351	10.28572
0.061------	6.26869	6.65108	7.05680	7.48726	7.94398	8.42857	8.94271	9.48822	10.06700	10.68108
0.062------	6.45446	6.85464	7.27963	7.73096	8.21028	8.71932	9.25992	9.83403	10.44374	11.09125
0.063------	6.64555	7.06422	7.50927	7.98235	8.48524	9.01981	9.58806	10.19211	10.83421	11.51677
0.064------	6.84212	7.28001	7.74593	8.24167	8.76914	9.33036	9.92751	10.56287	11.23881	11.95813
0.065------	7.04430	7.50218	7.98982	8.50916	9.06225	9.65130	10.27864	10.94675	11.65829	12.41607
0.066------	7.25226	7.73091	8.24115	8.78506	9.36488	9.98396	10.64184	11.34420	12.09291	12.89105
0.067------	7.46615	7.96639	8.50013	9.06964	9.67731	10.32569	11.01751	11.75568	12.54332	13.38372
0.068------	7.68615	8.20881	8.76701	9.36316	9.99986	10.67985	11.40608	12.18169	13.01005	13.89473
0.069------	7.91241	8.45837	9.04199	9.66589	10.33284	11.04580	11.80797	12.62271	13.49368	14.42475
0.070 (7%)-	8.14511	8.71527	9.32534	9.97811	10.67658	11.42394	12.22362	13.07927	13.99482	14.97446
0.071------	8.38443	8.97973	9.61729	10.30011	11.03142	11.81465	12.65349	13.55189	14.51407	15.54457
0.072------	8.63055	9.25195	9.91809	10.63219	11.39771	12.21834	13.09806	14.04112	15.05208	16.13583
0.073------	8.88365	9.53215	10.22800	10.97465	11.77580	12.63543	13.55781	14.54753	15.60950	16.74900
0.074------	9.14393	9.82058	10.54730	11.32780	12.16606	13.06634	14.03325	15.07171	16.18702	17.38486
0.075------	9.41158	10.11744	10.87625	11.69179	12.56887	13.51153	14.52490	15.61427	16.78534	18.04424
0.076------	9.68680	10.42300	11.21515	12.06750	12.98463	13.97146	15.03329	16.17582	17.40518	18.72798
0.077------	9.96981	10.73748	11.56427	12.45472	13.41373	14.44659	15.55898	16.75702	18.04731	19.43695
0.078------	10.26081	11.06115	11.92392	12.85399	13.85660	14.93741	16.10253	17.35853	18.71249	20.17207
0.079------	10.56002	11.39426	12.29441	13.26567	14.31365	15.44443	16.66454	17.98104	19.40155	20.93427

Amount at Compound Interest $(1 + i)^n$ — Table 1 continued

Interest: rate (i)	Years at Interest (n) 31	32	33	34	35	36	37	38	39	40
0.080 (8%)	10.86767	11.73708	12.67605	13.69013	14.78534	15.96817	17.24562	18.62527	20.11530	21.72452
0.081-----	11.18398	12.08989	13.06917	14.12777	15.27212	16.50916	17.84640	19.29196	20.85461	22.54383
0.082-----	11.50920	12.45295	13.47409	14.57897	15.77445	17.06795	18.46752	19.98186	21.62037	23.39324
0.083-----	11.84356	12.82657	13.89118	15.04414	16.29281	17.64511	19.10966	20.69576	22.41350	24.27383
0.084-----	12.18731	13.21104	14.32077	15.52371	16.82770	18.24123	19.77349	21.43447	23.23496	25.18670
0.085-----	12.54070	13.60662	14.76323	16.01810	17.37964	18.85691	20.45975	22.19883	24.08573	26.13301
0.086-----	12.90401	14.01375	15.21893	16.52776	17.94915	19.49276	21.16915	22.98970	24.96682	27.11396
0.087-----	13.27749	14.43263	15.68827	17.05314	18.53677	20.14947	21.90247	23.80799	25.87928	28.13078
0.088-----	13.66142	14.86362	16.17162	17.59472	19.14306	20.82765	22.66078	24.65460	26.82421	29.18474
0.089-----	14.05608	15.30707	16.66940	18.15298	19.76859	21.52800	23.44399	25.53050	27.80272	20.27716
0.090 (9%)	14.46177	15.76333	17.18203	18.72841	20.41397	22.25122	24.25383	26.43668	28.81598	31.40942
0.091-----	14.87878	16.23275	17.70993	19.32153	21.07979	22.99805	25.09087	27.37414	29.86519	32.58292
0.092-----	15.30741	16.71569	18.25354	19.93286	21.76669	23.76922	25.95599	28.34394	30.95158	33.79913
0.093-----	15.74799	17.21255	18.81331	20.56295	22.47531	24.56551	26.85010	29.34716	32.07645	35.05956
0.094-----	16.20082	17.72370	19.38972	21.21236	23.20631	25.77416	27.77416	30.38493	33.24111	36.36576
0.095-----	16.66624	18.24953	19.98324	21.88165	23.96040	26.23664	28.72912	31.45839	34.44694	37.71940
0.096-----	17.14459	18.79047	20.59436	22.57142	24.73827	27.11315	29.71601	32.56874	35.69534	39.12210
0.097-----	17.63622	19.34693	21.22358	23.28227	25.54065	28.01809	30.73585	33.71722	36.98779	40.57561
0.098-----	18.14147	19.91934	21.87143	24.01483	26.36828	28.95238	31.78971	34.90510	38.32580	42.08173
0.099-----	18.66072	20.50813	22.53844	24.76974	27.22195	29.91692	32.87870	36.13369	39.71092	43.64230
0.100(10%)	19.19434	21.11378	23.22515	25.54767	28.10244	30.91268	34.00395	37.40434	41.14478	45.25926
0.101-----	19.74272	21.73673	23.93214	26.34929	29.01056	31.94063	35.16663	38.71846	42.62903	46.93456
0.102-----	20.30624	22.37747	24.65997	27.17529	29.94717	33.00178	36.36797	40.07750	44.16540	48.67027
0.103-----	20.88531	23.03649	25.40925	28.02641	30.91313	34.09718	37.60919	41.48293	45.75568	50.46851
0.104-----	21.48035	23.71430	26.18059	28.90337	31.90932	35.22789	38.89159	42.93632	47.40169	52.33147
0.105-----	22.09178	24.41141	26.97461	29.80694	32.93667	36.39502	40.21650	44.43923	49.10535	54.26142
0.106-----	22.72003	25.12836	27.79196	30.73791	33.99613	37.59972	41.58529	45.99333	50.86862	56.26069
0.107-----	23.36556	25.86568	28.63331	31.69707	35.08866	38.84314	42.99936	47.60029	52.69352	58.33173
0.108-----	24.02883	26.62394	29.49933	32.68525	36.21526	40.12651	44.46017	49.26187	54.58215	60.47702
0.109-----	24.71029	27.40372	30.39072	33.70331	37.37697	41.45106	45.96923	50.97987	56.53668	62.69918
0.110(11%)	25.71045	28.20560	31.30821	34.75212	38.57485	42.81808	47.52807	52.75616	58.55934	65.00087
0.111-----	26.12978	29.03019	32.25254	35.83257	39.80999	44.22890	49.13831	54.59266	60.65244	67.38486
0.112-----	26.86881	29.87811	33.22446	36.94560	41.08351	45.68486	50.80157	56.49134	62.81838	69.85403
0.113-----	27.62804	30.75001	34.22476	38.09216	42.39657	47.18739	52.51956	58.45427	65.05960	72.41134
0.114-----	28.40802	31.64653	35.25423	39.27322	43.75036	48.73791	54.29403	60.48355	67.37867	75.05984
0.115-----	29.20928	32.56835	36.31371	40.48979	45.14611	50.33792	56.12678	62.58136	69.77821	77.80271
0.116-----	30.03240	33.51616	37.40403	41.74290	46.58508	51.98895	58.01966	64.74994	72.26094	80.64321
0.117-----	30.87794	34.49066	38.52607	43.03362	48.06855	53.69257	59.97461	66.99163	74.82966	83.58473
0.118-----	31.74650	35.49259	39.68072	44.36304	49.59788	55.45043	61.99358	69.30882	77.48727	86.63076
0.119-----	32.63869	36.52269	40.86889	45.73229	51.17443	57.26419	64.07863	71.70398	80.23676	89.78493

Amount at Compound Interest $(1 + i)^n$ — Table 1 continued

Interest rate (i)	Years at Interest (n) 31	32	33	34	35	36	37	38	39	40
0.120(12%)	33.65511	37.58173	42.09153	47.14252	52.79962	59.13557	66.32184	74.17966	83.08122	93.05097
0.121-----	34.49642	38.67048	43.34961	48.59491	54.47490	61.06636	68.45539	76.73849	86.02385	96.43274
0.122-----	35.46325	39.78977	44.64412	50.09070	56.20177	63.05839	70.75151	79.38319	89.06794	99.93423
0.123-----	36.45629	40.94041	45.97608	51.63114	57.98177	65.11353	73.12249	82.11656	92.21689	103.55957
0.124-----	37.47621	42.12326	47.34654	53.21751	59.81648	67.23373	75.57071	84.94148	95.47422	107.31303
0.125-----	38.52372	43.33918	48.75658	54.85115	61.70755	69.42099	78.09862	87.86094	98.84356	111.19901
0.126-----	39.59954	44.58908	50.20730	56.53342	63.65663	71.67737	80.70872	90.87802	102.32865	115.22206
0.127-----	40.70440	45.87386	51.69984	58.26573	65.66547	74.00498	83.40362	93.99588	105.93335	119.38689
0.128-----	41.83908	47.19448	53.23537	60.04950	67.73583	76.40602	86.18599	97.21780	109.66168	123.69837
0.129-----	43.00433	48.55189	54.81508	61.88623	69.86955	78.88273	89.05860	100.54716	113.51774	128.16153
0.130(13%)	44.20096	49.94709	56.44021	63.77744	72.06851	81.43741	92.02428	103.98743	117.50580	132.78155
0.131-----	45.42979	51.38110	58.11202	65.72469	74.33463	84.07246	95.08596	107.54222	121.63025	137.56381
0.132-----	46.69165	52.85495	59.83180	67.72960	76.66991	86.79034	98.24666	111.21522	125.89563	142.51385
0.133-----	47.98740	54.36972	61.60090	69.79381	79.07639	89.59355	101.50949	115.01026	130.30662	147.63740
0.134-----	49.31791	55.92651	63.42067	71.91904	81.55619	92.48472	104.87767	118.93127	134.86806	152.94039
0.135-----	50.68410	57.52645	65.29252	74.10701	84.11146	95.46650	108.35448	122.98234	139.58495	158.42892
0.136-----	52.08687	59.17069	67.21790	76.35953	86.74443	98.54167	111.94334	127.16763	144.46243	164.10932
0.137-----	53.52718	60.86041	69.19828	78.67845	89.45740	101.71306	115.64775	131.49149	149.50583	169.98812
0.138-----	55.00601	62.59684	71.23520	81.06566	92.25272	104.98359	119.47133	135.95837	154.72063	176.07207
0.139-----	56.52433	64.38122	73.33020	83.52310	95.13281	108.35628	123.41780	140.57287	160.11250	182.36814
0.140(14%)	58.08318	66.21483	75.48490	86.05279	98.10018	111.83420	127.49099	145.33973	165.68729	188.88351
0.141-----	59.68360	68.09898	77.70094	88.65677	101.15738	115.42057	131.69487	150.26384	171.45104	195.62564
0.142-----	61.32665	70.03503	79.98000	91.33717	104.30704	119.11864	136.03349	155.35024	177.40998	202.60220
0.143-----	63.01343	72.02435	82.32384	94.09615	107.55189	122.93182	140.51106	160.60415	183.57054	209.82113
0.144-----	64.74508	74.06837	84.73421	96.93594	110.89472	126.86355	145.13191	166.03090	189.93935	217.29062
0.145-----	66.52273	76.16853	87.21297	99.85885	114.33838	130.91744	149.90047	171.63604	196.52327	225.01914
0.146-----	68.34758	78.32633	89.76197	102.86722	117.88583	135.09716	154.82135	177.42527	203.32936	233.01544
0.147-----	70.22083	80.54329	92.38315	105.96348	121.54011	139.40650	159.89926	183.40445	210.36491	241.28855
0.148-----	72.14372	82.82099	95.07850	109.15011	125.30433	143.84937	165.13908	189.57966	217.63745	249.84780
0.149-----	74.11752	85.16103	97.85003	112.42968	129.18170	148.42977	170.54581	195.95714	225.15475	258.70281

Amount remaining in year n with specified rates of decline — Table 2

Rate of decline (r)	Years of decline (n)									
	1	2	3	4	5	6	7	8	9	10
0.001 ----	0.99900	0.99800	0.99700	0.99601	0.99501	0.99401	0.99302	0.99203	0.99104	0.99004
0.002 ----	0.99800	0.99600	0.99401	0.99202	0.99004	0.98806	0.98608	0.98411	0.98214	0.98018
0.003 ----	0.99700	0.99401	0.99103	0.98805	0.98509	0.98213	0.97919	0.97625	0.97332	0.97040
0.004 ----	0.99600	0.99202	0.98805	0.98410	0.98016	0.97624	0.97233	0.96844	0.96457	0.96071
0.005 ----	0.99500	0.99002	0.98507	0.98015	0.97525	0.97037	0.96552	0.96069	0.95589	0.95111
0.006 ----	0.99400	0.98804	0.98211	0.97622	0.97036	0.96454	0.95875	0.95300	0.94728	0.94159
0.007 ----	0.99300	0.98605	0.97915	0.97229	0.96549	0.95873	0.95202	0.94535	0.93874	0.93216
0.008 ----	0.99200	0.98406	0.97619	0.96838	0.96063	0.95295	0.94533	0.93776	0.93026	0.92282
0.009 ----	0.99100	0.98208	0.97324	0.96448	0.95580	0.94720	0.93868	0.93023	0.92186	0.91356
0.010 (1%)	0.99000	0.98010	0.97030	0.96060	0.95099	0.94148	0.93207	0.92274	0.91352	0.90438
0.011 ----	0.98900	0.97812	0.96736	0.95672	0.94620	0.93579	0.92549	0.91531	0.90525	0.89528
0.012 ----	0.98800	0.97614	0.96443	0.95286	0.94142	0.93013	0.91896	0.90794	0.89704	0.88628
0.013 ----	0.98700	0.97417	0.96150	0.94901	0.93667	0.92449	0.91247	0.90061	0.88890	0.87734
0.014 ----	0.98600	0.97220	0.95859	0.94517	0.93193	0.91889	0.90602	0.89334	0.88083	0.86850
0.015 ----	0.98500	0.97022	0.95567	0.94134	0.92722	0.91331	0.89961	0.88611	0.87282	0.85973
0.016 ----	0.98400	0.96826	0.95276	0.93752	0.92252	0.90776	0.89323	0.87894	0.86488	0.85104
0.017 ----	0.98300	0.96629	0.94986	0.93371	0.91784	0.90224	0.88690	0.87182	0.85700	0.84243
0.018 ----	0.98200	0.96432	0.94697	0.92992	0.91318	0.89674	0.88060	0.86475	0.84919	0.83390
0.019 ----	0.98100	0.96236	0.94408	0.92614	0.90854	0.89128	0.87435	0.85773	0.84144	0.82545
0.020 (2%)	0.98000	0.96040	0.94119	0.92237	0.90392	0.88584	0.86813	0.85076	0.83375	0.81707
0.021 ----	0.97900	0.95844	0.93831	0.91861	0.89932	0.88043	0.86194	0.84384	0.82612	0.80877
0.022 ----	0.97800	0.95648	0.93544	0.91486	0.89473	0.87505	0.85580	0.83697	0.81856	0.80055
0.023 ----	0.97700	0.95453	0.93258	0.91113	0.89017	0.86970	0.84969	0.83015	0.81106	0.79240
0.024 ----	0.97600	0.95258	0.92971	0.90740	0.88562	0.86437	0.84362	0.82338	0.80362	0.78433
0.025 ----	0.97500	0.95062	0.92686	0.90369	0.88110	0.85907	0.83759	0.81665	0.79624	0.77633
0.026 ----	0.97400	0.94868	0.92401	0.89999	0.87659	0.85380	0.83160	0.80998	0.78892	0.76840
0.027 ----	0.97300	0.94673	0.92117	0.89630	0.87210	0.84855	0.82564	0.80335	0.78166	0.76055
0.028 ----	0.97200	0.94478	0.91833	0.89262	0.86762	0.84333	0.81972	0.79676	0.77446	0.75277
0.029 ----	0.97100	0.94284	0.91550	0.88895	0.86317	0.83814	0.81383	0.79023	0.76731	0.74506
0.030 (3%)	0.97000	0.94090	0.91267	0.88529	0.85873	0.83297	0.80798	0.78374	0.76023	0.73742
0.031 ----	0.96900	0.93896	0.90985	0.88165	0.85432	0.82783	0.80217	0.77730	0.75321	0.72986
0.032 ----	0.96800	0.93702	0.90704	0.87801	0.84992	0.82272	0.79639	0.77091	0.74624	0.72236
0.033 ----	0.96700	0.93509	0.90423	0.87439	0.84554	0.81763	0.79065	0.76456	0.73933	0.71493
0.034 ----	0.96600	0.93316	0.90143	0.87078	0.84117	0.81257	0.78495	0.75826	0.73248	0.70757
0.035 ----	0.96500	0.93122	0.89863	0.86718	0.83683	0.80754	0.77928	0.75200	0.72568	0.70028
0.036 ----	0.96400	0.92930	0.89584	0.86359	0.83250	0.80253	0.77364	0.74579	0.71894	0.69305
0.037 ----	0.96300	0.92737	0.89306	0.86001	0.82819	0.79755	0.76804	0.73962	0.71226	0.68590
0.038 ----	0.96200	0.92544	0.89028	0.85645	0.82390	0.79259	0.76247	0.73350	0.70563	0.67881
0.039 ----	0.96100	0.92352	0.88750	0.85289	0.81963	0.78766	0.75694	0.72742	0.69905	0.67179

Amount remaining in year n with specified rates of decline — Table 2 continued

Rate of decline (r)	Years of decline (n)									
	1	2	3	4	5	6	7	8	9	10
0.040 (4%)	0.96000	0.92160	0.88474	0.84935	0.81537	0.78276	0.75145	0.72139	0.69253	0.66483
0.041 ----	0.95900	0.91968	0.88197	0.84581	0.81113	0.77788	0.74599	0.71540	0.68607	0.65794
0.042 ----	0.95800	0.91776	0.87922	0.84229	0.80691	0.77302	0.74056	0.70945	0.67966	0.65111
0.043 ----	0.95700	0.91585	0.87647	0.83878	0.80271	0.76820	0.73516	0.70355	0.67330	0.64435
0.044 ----	0.95600	0.91394	0.87372	0.83528	0.79853	0.76339	0.72980	0.69769	0.66699	0.63764
0.045 ----	0.95500	0.91202	0.87098	0.83179	0.79436	0.75861	0.72448	0.69187	0.66074	0.63101
0.046 ----	0.95400	0.91012	0.86825	0.82831	0.79021	0.75386	0.71918	0.68610	0.65454	0.62443
0.047 ----	0.95300	0.90821	0.86552	0.82484	0.78608	0.74913	0.71392	0.68037	0.64839	0.61792
0.048 ----	0.95200	0.90630	0.86280	0.82139	0.78196	0.74443	0.70869	0.67468	0.64229	0.61146
0.049 ----	0.95100	0.90440	0.86009	0.81794	0.77786	0.73975	0.70350	0.66903	0.63625	0.60507
0.050 (5%)	0.95000	0.90250	0.85788	0.81451	0.77378	0.73509	0.69834	0.66342	0.63025	0.59874
0.051 ----	0.94900	0.90060	0.85467	0.81108	0.76972	0.73046	0.69321	0.65785	0.62430	0.59246
0.052 ----	0.94800	0.89870	0.85197	0.80767	0.76567	0.72586	0.68811	0.65233	0.61841	0.58625
0.053 ----	0.94700	0.89681	0.84928	0.80427	0.76164	0.72127	0.68305	0.64684	0.61256	0.58010
0.054 ----	0.94600	0.89492	0.84659	0.80087	0.75763	0.71672	0.67801	0.64140	0.60676	0.57400
0.055 ----	0.94500	0.89302	0.84391	0.79749	0.75363	0.71218	0.67301	0.63599	0.60102	0.56796
0.056 ----	0.94400	0.89114	0.84123	0.79412	0.74965	0.70767	0.66804	0.63063	0.59532	0.56198
0.057 ----	0.94300	0.88925	0.83856	0.79076	0.74569	0.70319	0.66310	0.62531	0.58966	0.55605
0.058 ----	0.94200	0.88736	0.83590	0.78741	0.74174	0.69872	0.65820	0.62002	0.58406	0.55019
0.059 ----	0.94100	0.88548	0.83324	0.78408	0.73782	0.69428	0.65332	0.61478	0.57850	0.54437
0.060 (6%)	0.94000	0.88360	0.83058	0.78075	0.73390	0.68987	0.64848	0.60957	0.57299	0.53862
0.061 ----	0.93900	0.88172	0.82794	0.77743	0.73001	0.68548	0.64366	0.60440	0.56753	0.53291
0.062 ----	0.93800	0.87984	0.82529	0.77413	0.72613	0.68111	0.63888	0.59927	0.56212	0.52726
0.063 ----	0.93700	0.87797	0.82266	0.77083	0.72227	0.67676	0.63413	0.59418	0.55674	0.52167
0.064 ----	0.93600	0.87610	0.82003	0.76754	0.71842	0.67244	0.62941	0.58912	0.55142	0.51613
0.065 ----	0.93500	0.87422	0.81740	0.76427	0.71459	0.66814	0.62471	0.58411	0.54614	0.51064
0.066 ----	0.93400	0.87236	0.81478	0.76100	0.71078	0.66387	0.62005	0.57913	0.54091	0.50521
0.067 ----	0.93300	0.87049	0.81217	0.75775	0.70698	0.65961	0.61542	0.57419	0.53572	0.49982
0.068 ----	0.93200	0.86862	0.80956	0.75451	0.70320	0.65538	0.61082	0.56928	0.53057	0.49449
0.069 ----	0.93100	0.86676	0.80695	0.75127	0.69944	0.65118	0.60624	0.56441	0.52547	0.48921
0.070 (7%)	0.93000	0.86490	0.80436	0.74805	0.69569	0.64699	0.60170	0.55958	0.52041	0.48398
0.071 ----	0.92900	0.86304	0.80177	0.74484	0.69196	0.64283	0.59719	0.55479	0.51540	0.47880
0.072 ----	0.92800	0.86118	0.79918	0.74164	0.68824	0.63869	0.59270	0.55003	0.51042	0.47367
0.073 ----	0.92700	0.85933	0.79660	0.73845	0.68454	0.63457	0.58824	0.54530	0.50550	0.46859
0.074 ----	0.92600	0.85748	0.79402	0.73527	0.68086	0.63047	0.58382	0.54061	0.50061	0.46356
0.075 ----	0.92500	0.85562	0.79145	0.73209	0.67719	0.62640	0.57942	0.53596	0.49576	0.45858
0.076 ----	0.92400	0.85378	0.78889	0.72893	0.67353	0.62235	0.57505	0.53134	0.49096	0.45365
0.077 ----	0.92300	0.85193	0.78633	0.72578	0.66990	0.61832	0.57071	0.52676	0.48620	0.44876
0.078 ----	0.92200	0.85008	0.78378	0.72264	0.66628	0.61431	0.56639	0.52221	0.48148	0.44392
0.079 ----	0.92100	0.84824	0.78123	0.71951	0.66267	0.61032	0.56210	0.51770	0.47680	0.43913

Amount remaining in year n with specified rates of decline — Table 2 continued

Rate of decline (r)	Years of decline (n)									
	1	2	3	4	5	6	7	8	9	10
0.080 (8%)	0.92000	0.84640	0.77869	0.71639	0.65908	0.60635	0.55785	0.51322	0.47216	0.43439
0.081 ----	0.91900	0.84456	0.77615	0.71328	0.65551	0.60241	0.55362	0.50877	0.46756	0.42969
0.082 ----	0.91800	0.84272	0.77362	0.71018	0.65195	0.59849	0.54941	0.50436	0.46300	0.42504
0.083 ----	0.91700	0.84089	0.77110	0.70709	0.64841	0.59459	0.54524	0.49998	0.45848	0.42043
0.084 ----	0.91600	0.83906	0.76858	0.70401	0.64488	0.59071	0.54109	0.49564	0.45400	0.41587
0.085 ----	0.91500	0.83722	0.76606	0.70095	0.64137	0.58685	0.53697	0.49132	0.44956	0.41135
0.086 ----	0.91400	0.83540	0.76355	0.69789	0.63787	0.58301	0.53287	0.48705	0.44516	0.40688
0.087 ----	0.91300	0.83357	0.76105	0.69484	0.63439	0.57919	0.52880	0.48280	0.44080	0.40245
0.088 ----	0.91200	0.83174	0.75855	0.69180	0.63092	0.57540	0.52476	0.47858	0.43647	0.39806
0.089 ----	0.91100	0.82992	0.75606	0.68877	0.62747	0.57162	0.52075	0.47440	0.43218	0.39372
0.090 (9%)	0.91000	0.82810	0.75357	0.68575	0.62403	0.56787	0.51676	0.47025	0.42793	0.38942
0.091 ----	0.90900	0.82628	0.75109	0.68274	0.62061	0.56414	0.51280	0.46613	0.42372	0.38516
0.092 ----	0.90800	0.82446	0.74861	0.67974	0.61720	0.56042	0.50886	0.46205	0.41954	0.38094
0.093 ----	0.90700	0.82265	0.74614	0.67675	0.61381	0.55673	0.50495	0.45799	0.41540	0.37677
0.094 ----	0.90600	0.82084	0.74368	0.67377	0.61044	0.55306	0.50107	0.45397	0.41130	0.37263
0.095 ----	0.90500	0.81902	0.74122	0.67080	0.60708	0.54940	0.49721	0.44998	0.40723	0.36854
0.096 ----	0.90400	0.81722	0.73876	0.66784	0.60373	0.54577	0.49338	0.44601	0.40320	0.36449
0.097 ----	0.90300	0.81540	0.73631	0.66489	0.60040	0.54216	0.48957	0.44208	0.39920	0.36048
0.098 ----	0.90200	0.81360	0.73387	0.66195	0.59708	0.53857	0.48579	0.43818	0.39524	0.35650
0.099 ----	0.90100	0.81180	0.73143	0.65902	0.59378	0.53499	0.48203	0.43431	0.39131	0.35257
0.100 (10%)	0.90000	0.81000	0.72900	0.65610	0.59049	0.53144	0.47830	0.43047	0.38742	0.34868
0.101 ----	0.89900	0.80820	0.72657	0.65319	0.58722	0.52791	0.47459	0.42666	0.38356	0.34482
0.102 ----	0.89800	0.80640	0.72415	0.65029	0.58396	0.52439	0.47091	0.42287	0.37974	0.34101
0.103 ----	0.89700	0.80461	0.72173	0.64740	0.58071	0.52090	0.46725	0.41912	0.37595	0.33723
0.104 ----	0.89600	0.80282	0.71932	0.64451	0.57748	0.51743	0.46351	0.41540	0.37220	0.33349
0.105 ----	0.89500	0.80102	0.71692	0.64164	0.57427	0.51397	0.46000	0.41170	0.36847	0.32978
0.106 ----	0.89400	0.79924	0.71452	0.63878	0.57107	0.51053	0.45642	0.40804	0.36479	0.32612
0.107 ----	0.89300	0.79745	0.71212	0.63592	0.56788	0.50712	0.45286	0.40440	0.36113	0.32249
0.108 ----	0.89200	0.79566	0.70973	0.63308	0.56471	0.50372	0.44932	0.40079	0.35751	0.31890
0.109 ----	0.89100	0.79388	0.70735	0.63025	0.56155	0.50034	0.44580	0.39721	0.35392	0.31534
0.110 (11%)	0.89000	0.79210	0.70497	0.62742	0.55841	0.49698	0.44231	0.39366	0.35036	0.31182
0.111 ----	0.88900	0.79032	0.70260	0.62461	0.55528	0.49364	0.43885	0.39013	0.34683	0.30833
0.112 ----	0.88800	0.78854	0.70023	0.62180	0.55216	0.49032	0.43540	0.38664	0.34333	0.30488
0.113 ----	0.88700	0.78677	0.69786	0.61901	0.54906	0.48701	0.43198	0.38317	0.33987	0.30146
0.114 ----	0.88600	0.78500	0.69551	0.61622	0.54597	0.48373	0.42858	0.37973	0.33644	0.29808
0.115 ----	0.88500	0.78322	0.69315	0.61344	0.54290	0.48046	0.42521	0.37631	0.33303	0.29474
0.116 ----	0.88400	0.78146	0.69081	0.61067	0.53984	0.47721	0.42186	0.37292	0.32966	0.29142
0.117 ----	0.88300	0.77969	0.68847	0.60791	0.53679	0.47398	0.41853	0.36956	0.32632	0.28814
0.118 ----	0.88200	0.77792	0.68613	0.60517	0.53376	0.47077	0.41522	0.36623	0.32301	0.28490
0.119 ----	0.88100	0.77616	0.68380	0.60243	0.53074	0.46758	0.41194	0.36292	0.31973	0.28168

Amount remaining in year n with specified rates of decline — Table 2 continued

Rate of decline (r)	Years of decline (n)									
	1	2	3	4	5	6	7	8	9	10
0.120 (12%)	0.88000	0.77440	0.68147	0.59970	0.52773	0.46440	0.40868	0.35963	0.31648	0.27850
0.121 ----	0.87900	0.77264	0.67915	0.59697	0.52474	0.46125	0.40544	0.35638	0.31326	0.27535
0.122 ----	0.87800	0.77088	0.67684	0.59426	0.52176	0.45811	0.40222	0.35315	0.31006	0.27224
0.123 ----	0.87700	0.76913	0.67453	0.59156	0.51880	0.45499	0.39902	0.34994	0.30690	0.26915
0.124 ----	0.87600	0.76738	0.67222	0.58887	0.51585	0.45188	0.39585	0.34676	0.30376	0.26610
0.125 ----	0.87500	0.76562	0.66992	0.58618	0.51291	0.44880	0.39270	0.34361	0.30066	0.26308
0.126 ----	0.87400	0.76388	0.66763	0.58351	0.50998	0.44573	0.38957	0.34048	0.29758	0.26008
0.127 ----	0.87300	0.76213	0.66534	0.58084	0.50707	0.44268	0.38646	0.33738	0.29453	0.25712
0.128 ----	0.87200	0.76038	0.66305	0.57818	0.50418	0.43964	0.38337	0.33430	0.29151	0.25419
0.129 ----	0.87100	0.75864	0.66078	0.57554	0.50129	0.43663	0.38030	0.33124	0.28851	0.25129
0.130 (13%)	0.87000	0.75690	0.65850	0.57290	0.49842	0.43363	0.37725	0.32821	0.28554	0.24842
0.131 ----	0.86900	0.75516	0.65623	0.57027	0.49556	0.43064	0.37423	0.32521	0.28260	0.24558
0.132 ----	0.86800	0.75342	0.65397	0.56765	0.49272	0.42768	0.37123	0.32222	0.27969	0.24277
0.133 ----	0.86700	0.75169	0.65171	0.56504	0.48989	0.42473	0.36824	0.31926	0.27680	0.23999
0.134 ----	0.86600	0.74996	0.64946	0.56243	0.48707	0.42180	0.36528	0.31633	0.27394	0.23724
0.135 ----	0.86500	0.74822	0.64721	0.55984	0.48426	0.41889	0.36234	0.31342	0.27111	0.23451
0.136 ----	0.86400	0.74650	0.64497	0.55726	0.48147	0.41599	0.35941	0.31053	0.26830	0.23181
0.137 ----	0.86300	0.74477	0.64274	0.55468	0.47869	0.41311	0.35651	0.30767	0.26552	0.22914
0.138 ----	0.86200	0.74304	0.64050	0.55211	0.47592	0.41025	0.35363	0.30483	0.26276	0.22650
0.139 ----	0.86100	0.74132	0.63828	0.54956	0.47317	0.40740	0.35077	0.30201	0.26003	0.22389
0.140 (14%)	0.86000	0.73960	0.63606	0.54701	0.47043	0.40457	0.34793	0.29922	0.25733	0.22130
0.141 ----	0.85900	0.73788	0.63384	0.54447	0.46770	0.40175	0.34511	0.29645	0.25465	0.21874
0.142 ----	0.85800	0.73616	0.63163	0.54194	0.46498	0.39895	0.34230	0.29370	0.25199	0.21621
0.143 ----	0.85700	0.73445	0.62942	0.53942	0.46228	0.39617	0.33952	0.29097	0.24936	0.21370
0.144 ----	0.85600	0.73274	0.62722	0.53690	0.45959	0.39341	0.33676	0.28826	0.24675	0.21122
0.145 ----	0.85500	0.73102	0.62503	0.53440	0.45691	0.39066	0.33401	0.28558	0.24417	0.20877
0.146 ----	0.85400	0.72932	0.62284	0.53190	0.45424	0.38792	0.33129	0.28292	0.24161	0.20634
0.147 ----	0.85300	0.72761	0.62065	0.52941	0.45159	0.38521	0.32858	0.28028	0.23908	0.20393
0.148 ----	0.85200	0.72590	0.61847	0.52694	0.44895	0.38251	0.32589	0.27766	0.23657	0.20156
0.149 ----	0.85100	0.72420	0.61630	0.52447	0.44632	0.37982	0.32323	0.27507	0.23408	0.19920
0.150 (15%)	0.85000	0.72250	0.61412	0.52201	0.44371	0.37715	0.32058	0.27249	0.23162	0.19687
0.151 ----	0.84900	0.72080	0.61196	0.51955	0.44110	0.37450	0.31795	0.26994	0.22918	0.19457
0.152 ----	0.84800	0.71910	0.60980	0.51711	0.43851	0.37186	0.31533	0.26740	0.22676	0.19229
0.153 ----	0.84700	0.71741	0.60765	0.51468	0.43593	0.36923	0.31274	0.26489	0.22436	0.19004
0.154 ----	0.84600	0.71572	0.60550	0.51225	0.43336	0.36663	0.31016	0.26240	0.22199	0.18780
0.155 ----	0.84500	0.71402	0.60335	0.50983	0.43081	0.36403	0.30761	0.25993	0.21964	0.18560
0.156 ----	0.84400	0.71234	0.60121	0.50742	0.42826	0.36146	0.30507	0.25748	0.21731	0.18341
0.157 ----	0.84300	0.71065	0.59908	0.50502	0.42573	0.35889	0.30255	0.25505	0.21500	0.18125
0.158 ----	0.84200	0.70896	0.59695	0.50263	0.42321	0.35635	0.30004	0.25264	0.21272	0.17911
0.159 ----	0.84100	0.70728	0.59482	0.50025	0.42071	0.35381	0.29756	0.25025	0.21046	0.17699

Amount remaining in year n with specified rates of decline — Table 2 continued

Rate of decline (r)	Years of decline (n)									
	11	12	13	14	15	16	17	18	19	20
0.001 ----	0.98905	0.98807	0.98708	0.98609	0.98510	0.98412	0.98314	0.98215	0.98117	0.98019
0.002 ----	0.97822	0.97626	0.97431	0.97236	0.97042	0.96848	0.96654	0.96461	0.96268	0.96075
0.003 ----	0.96749	0.96459	0.96169	0.95881	0.95593	0.95306	0.95021	0.94736	0.94451	0.94168
0.004 ----	0.95687	0.95304	0.94923	0.94543	0.94165	0.93788	0.93413	0.93040	0.92667	0.92297
0.005 ----	0.94635	0.94162	0.93691	0.93223	0.92757	0.92293	0.91832	0.91372	0.90916	0.90461
0.006 ----	0.93594	0.93033	0.92475	0.91920	0.91368	0.90820	0.90275	0.89734	0.89195	0.88660
0.007 ----	0.92564	0.91916	0.91273	0.90634	0.89999	0.89369	0.88744	0.88122	0.87506	0.86893
0.008 ----	0.91544	0.90811	0.90085	0.89364	0.88649	0.87940	0.87237	0.86539	0.85846	0.85160
0.009 ----	0.90534	0.89719	0.88911	0.88111	0.87318	0.86532	0.85754	0.84982	0.84217	0.83459
0.010 (1%)	0.89534	0.88638	0.87752	0.86875	0.86006	0.85146	0.84294	0.83451	0.82617	0.81791
0.011 ----	0.88544	0.87570	0.86607	0.85654	0.84712	0.83780	0.82858	0.81947	0.81046	0.80154
0.012 ----	0.87564	0.86513	0.85475	0.84450	0.83436	0.82435	0.81446	0.80468	0.79503	0.78549
0.013 ----	0.86594	0.85468	0.84357	0.83261	0.82178	0.81110	0.80056	0.79015	0.77988	0.76974
0.014 ----	0.85634	0.84435	0.83253	0.82087	0.80938	0.79805	0.78688	0.77586	0.76500	0.75429
0.015 ----	0.84683	0.83413	0.82162	0.80930	0.79716	0.78520	0.77342	0.76182	0.75039	0.73914
0.016 ----	0.83743	0.82403	0.81084	0.79787	0.78510	0.77254	0.76018	0.74802	0.73605	0.72427
0.017 ----	0.82811	0.81403	0.80019	0.78659	0.77322	0.76007	0.74715	0.73445	0.72197	0.70969
0.018 ----	0.81889	0.80415	0.78968	0.77546	0.76150	0.74780	0.73434	0.72112	0.70814	0.69539
0.019 ----	0.80977	0.79438	0.77929	0.76448	0.74995	0.73571	0.72173	0.70801	0.69456	0.68137
0.020 (2%)	0.80073	0.78472	0.76902	0.75364	0.73857	0.72380	0.70932	0.69514	0.68123	0.66761
0.021 ----	0.79179	0.77516	0.75888	0.74295	0.72734	0.71207	0.69712	0.68248	0.66815	0.65411
0.022 ----	0.78294	0.76571	0.74877	0.73239	0.71628	0.70052	0.68511	0.67004	0.65530	0.64088
0.023 ----	0.77418	0.75637	0.73897	0.72198	0.70537	0.68915	0.67330	0.65781	0.64268	0.62790
0.024 ----	0.76550	0.74713	0.72920	0.71170	0.69462	0.67795	0.66168	0.64580	0.63030	0.61517
0.025 ----	0.75692	0.73800	0.71955	0.70156	0.68402	0.66692	0.65025	0.63399	0.61814	0.60269
0.026 ----	0.74843	0.72897	0.71001	0.69155	0.67357	0.65606	0.63900	0.62239	0.60621	0.59044
0.027 ----	0.74002	0.72004	0.70059	0.68168	0.66327	0.64537	0.62794	0.61099	0.59449	0.57844
0.028 ----	0.73169	0.71121	0.69129	0.67194	0.65312	0.63483	0.61706	0.59978	0.58299	0.56666
0.029 ----	0.72346	0.70247	0.68210	0.66232	0.64311	0.62446	0.60635	0.58877	0.57170	0.55512
0.030 (3%)	0.71530	0.69384	0.67303	0.65284	0.63325	0.61425	0.59583	0.57795	0.56061	0.54379
0.031 ----	0.70723	0.68531	0.66406	0.64348	0.62353	0.60420	0.58547	0.56732	0.54973	0.53269
0.032 ----	0.69924	0.67687	0.65521	0.63424	0.61395	0.59430	0.57528	0.55688	0.53905	0.52180
0.033 ----	0.69134	0.66853	0.64646	0.62513	0.60450	0.58455	0.56526	0.54661	0.52857	0.51113
0.034 ----	0.68352	0.66028	0.63783	0.61614	0.59519	0.57496	0.55541	0.53652	0.51828	0.50066
0.035 ----	0.67577	0.65212	0.62930	0.60727	0.58602	0.56551	0.54571	0.52661	0.50818	0.49040
0.036 ----	0.66811	0.64406	0.62087	0.59852	0.57697	0.55620	0.53618	0.51688	0.49827	0.48033
0.037 ----	0.66052	0.63609	0.61255	0.58989	0.56806	0.54704	0.52680	0.50731	0.48854	0.47046
0.038 ----	0.65302	0.62820	0.60433	0.58137	0.55928	0.53802	0.51758	0.49791	0.47899	0.46079
0.039 ----	0.64559	0.62041	0.59622	0.57296	0.55062	0.52914	0.50851	0.48868	0.46962	0.45130

Amount remaining in year n with specified rates of decline — Table 2 continued

Rate of decline (r)	Years of decline (n)									
	11	12	13	14	15	16	17	18	19	20
0.040 (4%)	0.63824	0.61271	0.58820	0.56467	0.54209	0.52040	0.49959	0.47960	0.46042	0.44200
0.041 ----	0.63096	0.60509	0.58029	0.55649	0.53368	0.51180	0.49081	0.47069	0.45139	0.43288
0.042 ----	0.62376	0.59757	0.57247	0.54842	0.52539	0.50332	0.48218	0.46193	0.44253	0.42395
0.043 ----	0.61664	0.59012	0.56475	0.54046	0.51722	0.49498	0.47370	0.45333	0.43384	0.41518
0.044 ----	0.60959	0.58277	0.55712	0.53261	0.50918	0.48677	0.46535	0.44488	0.42530	0.40659
0.045 ----	0.60261	0.57549	0.54960	0.52486	0.50125	0.47869	0.45715	0.43658	0.41693	0.39817
0.046 ----	0.59571	0.56830	0.54216	0.51722	0.49343	0.47073	0.44908	0.42842	0.40871	0.38991
0.047 ----	0.58887	0.56120	0.53482	0.50968	0.48573	0.46290	0.44114	0.42041	0.40065	0.38182
0.048 ----	0.58211	0.55417	0.52757	0.50225	0.47814	0.45519	0.43334	0.41254	0.39274	0.37389
0.049 ----	0.57542	0.54723	0.52041	0.49491	0.47066	0.44760	0.42567	0.40481	0.38497	0.36611
0.050 (5%)	0.56880	0.54036	0.51334	0.48768	0.46329	0.44013	0.41812	0.39721	0.37735	0.35849
0.051 ----	0.56225	0.53357	0.50636	0.48054	0.45603	0.43277	0.41070	0.38976	0.36988	0.35101
0.052 ----	0.55577	0.52687	0.49947	0.47350	0.44887	0.42553	0.40341	0.38243	0.36254	0.34369
0.053 ----	0.54935	0.52024	0.49266	0.46655	0.44182	0.41841	0.39623	0.37523	0.35534	0.33651
0.054 ----	0.54300	0.51368	0.48594	0.45970	0.43488	0.41139	0.38918	0.36816	0.34828	0.32948
0.055 ----	0.53672	0.50720	0.47931	0.45294	0.42803	0.40449	0.38224	0.36122	0.34135	0.32258
0.056 ----	0.53051	0.50080	0.47275	0.44628	0.42129	0.39770	0.37543	0.35440	0.33456	0.31582
0.057 ----	0.52436	0.49447	0.46629	0.43971	0.41464	0.39101	0.36872	0.34770	0.32789	0.30920
0.058 ----	0.51827	0.48821	0.45990	0.43322	0.40810	0.38443	0.36213	0.34113	0.32134	0.30270
0.059 ----	0.51225	0.48203	0.45359	0.42683	0.40165	0.37795	0.35565	0.33467	0.31492	0.29634
0.060 (6%)	0.50630	0.47592	0.44736	0.42052	0.39529	0.37157	0.34928	0.32832	0.30862	0.29011
0.061 ----	0.50040	0.46988	0.44122	0.41430	0.38903	0.36530	0.34302	0.32209	0.30244	0.28400
0.062 ----	0.49457	0.46391	0.43515	0.40817	0.38286	0.35912	0.33686	0.31597	0.29638	0.27801
0.063 ----	0.48880	0.45801	0.42916	0.40212	0.37679	0.35305	0.33081	0.30996	0.29044	0.27214
0.064 ----	0.48310	0.45218	0.42323	0.39615	0.37080	0.34707	0.32485	0.30406	0.28460	0.26639
0.065 ----	0.47745	0.44642	0.41740	0.39027	0.36490	0.34118	0.31900	0.29827	0.27888	0.26075
0.066 ----	0.47186	0.44072	0.41163	0.38446	0.35909	0.33539	0.31325	0.29258	0.27327	0.25523
0.067 ----	0.46634	0.43509	0.40594	0.37874	0.35337	0.32969	0.30760	0.28699	0.26776	0.24982
0.068 ----	0.46087	0.42953	0.40032	0.37310	0.34773	0.32408	0.30204	0.28151	0.26236	0.24452
0.069 ----	0.45546	0.42403	0.39477	0.36753	0.34217	0.31856	0.29658	0.27612	0.25707	0.23933
0.070 (7%)	0.45010	0.41860	0.38929	0.36204	0.33670	0.31313	0.29121	0.27083	0.25187	0.23424
0.071 ----	0.44481	0.41323	0.38389	0.35663	0.33131	0.30779	0.28593	0.26563	0.24677	0.22925
0.072 ----	0.43957	0.40792	0.37855	0.35129	0.32600	0.30253	0.28075	0.26053	0.24178	0.22437
0.073 ----	0.43439	0.40267	0.37328	0.34603	0.32077	0.29736	0.27565	0.25553	0.23687	0.21958
0.074 ----	0.42926	0.39750	0.36808	0.34084	0.31562	0.29226	0.27064	0.25061	0.23206	0.21489
0.075 ----	0.42419	0.39237	0.36295	0.33573	0.31055	0.28726	0.26571	0.24578	0.22735	0.21030
0.076 ----	0.41917	0.38731	0.35788	0.33068	0.30555	0.28233	0.26087	0.24104	0.22272	0.20580
0.077 ----	0.41421	0.38231	0.35288	0.32570	0.30063	0.27748	0.25611	0.23639	0.21819	0.20139
0.078 ----	0.40930	0.37737	0.34794	0.32080	0.29578	0.27271	0.25143	0.23182	0.21374	0.19707
0.079 ----	0.40444	0.37249	0.34306	0.31596	0.29100	0.26801	0.24684	0.22734	0.20938	0.19284

Amount remaining in year n with specified rates of decline — Table 2 continued

Rate of decline (r)	Years of decline (n)									
	11	12	13	14	15	16	17	18	19	20
0.080 (8%)	0.39964	0.36767	0.33825	0.31119	0.28630	0.26339	0.24232	0.22294	0.20510	0.18869
0.081 ----	0.39488	0.36290	0.33350	0.30649	0.28166	0.25885	0.23788	0.21861	0.20091	0.18463
0.082 ----	0.39018	0.35819	0.32882	0.30185	0.27710	0.25438	0.23352	0.21437	0.19679	0.18066
0.083 ----	0.38553	0.35353	0.32419	0.29728	0.27261	0.24998	0.22923	0.21021	0.19276	0.17676
0.084 ----	0.38093	0.34894	0.31963	0.29278	0.26818	0.24566	0.22502	0.20612	0.18881	0.17295
0.085 ----	0.37638	0.34439	0.31512	0.28833	0.26383	0.24140	0.22088	0.20211	0.18493	0.16921
0.086 ----	0.37188	0.33990	0.31067	0.28395	0.25953	0.23721	0.21681	0.19817	0.18112	0.16555
0.087 ----	0.36743	0.33547	0.30628	0.27963	0.25531	0.23309	0.21282	0.19430	0.17740	0.16196
0.088 ----	0.36303	0.33108	0.30195	0.27538	0.25114	0.22904	0.20889	0.19051	0.17374	0.15845
0.089 ----	0.35868	0.32675	0.29767	0.27118	0.24704	0.22506	0.20503	0.18678	0.17016	0.15501
0.090 (9%)	0.35437	0.32248	0.29345	0.26704	0.24301	0.22114	0.20124	0.18312	0.16664	0.15164
0.091 ----	0.35011	0.31825	0.28929	0.26296	0.23903	0.21728	0.19751	0.17954	0.16320	0.14835
0.092 ----	0.34590	0.31407	0.28518	0.25894	0.23512	0.21349	0.19385	0.17601	0.15982	0.14512
0.093 ----	0.34173	0.30995	0.28112	0.25498	0.23126	0.20976	0.19025	0.17256	0.15651	0.14195
0.094 ----	0.33761	0.30587	0.27712	0.25107	0.22747	0.20609	0.18672	0.16916	0.15326	0.13886
0.095 ----	0.33353	0.30184	0.27317	0.24722	0.22373	0.20248	0.18324	0.16583	0.15008	0.13582
0.096 ----	0.32950	0.29787	0.26927	0.24342	0.22005	0.19893	0.17983	0.16257	0.14696	0.13285
0.097 ----	0.32551	0.29394	0.26542	0.23968	0.21643	0.19544	0.17648	0.15936	0.14390	0.12994
0.098 ----	0.32157	0.29005	0.26163	0.23599	0.21286	0.19200	0.17319	0.15621	0.14090	0.12710
0.099 ----	0.31767	0.28622	0.25788	0.23235	0.20935	0.18862	0.16995	0.15313	0.13797	0.12431
0.100 (10%)	0.31381	0.28243	0.25419	0.22877	0.20589	0.18530	0.16677	0.15009	0.13509	0.12158
0.101 ----	0.31000	0.27869	0.25054	0.22523	0.20249	0.18204	0.16365	0.14712	0.13226	0.11890
0.102 ----	0.30622	0.27499	0.24694	0.22175	0.19913	0.17882	0.16058	0.14420	0.12949	0.11629
0.103 ----	0.30249	0.27134	0.24339	0.21832	0.19583	0.17566	0.15757	0.14134	0.12678	0.11372
0.104 ----	0.29881	0.26773	0.23989	0.21494	0.19258	0.17256	0.15461	0.13853	0.12412	0.11121
0.105 ----	0.29516	0.26417	0.23643	0.21160	0.18938	0.16950	0.15170	0.13577	0.12152	0.10876
0.106 ----	0.29155	0.26065	0.23302	0.20832	0.18624	0.16649	0.14885	0.13307	0.11896	0.10635
0.107 ----	0.28798	0.25717	0.22965	0.20508	0.18314	0.16354	0.14604	0.13041	0.11646	0.10400
0.108 ----	0.28445	0.25373	0.22633	0.20189	0.18008	0.16063	0.14329	0.12781	0.11401	0.10169
0.109 ----	0.28097	0.25034	0.22305	0.19874	0.17708	0.15778	0.14058	0.12526	0.11160	0.09944

Amount remaining in year n with specified rates of decline — Table 2 continued

Rate of decline (r)	Years of decline (n)									
	21	22	23	24	25	26	27	28	29	30
0.001 ----	0.97921	0.97823	0.97725	0.97627	0.97530	0.97432	0.97335	0.97237	0.97140	0.97043
0.002 ----	0.95883	0.95691	0.95500	0.95309	0.95118	0.94928	0.94738	0.94549	0.94360	0.94171
0.003 ----	0.93885	0.93604	0.93323	0.93043	0.92764	0.92486	0.92208	0.91932	0.91656	0.91381
0.004 ----	0.91928	0.91560	0.91194	0.90829	0.90466	0.90104	0.89743	0.89384	0.89027	0.88671
0.005 ----	0.90009	0.89559	0.89111	0.88665	0.88222	0.87781	0.87342	0.86905	0.86471	0.86038
0.006 ----	0.88128	0.87599	0.87074	0.86551	0.86032	0.85516	0.85003	0.84493	0.83986	0.83482
0.007 ----	0.86285	0.85681	0.85081	0.84485	0.83894	0.83307	0.82724	0.82145	0.81570	0.80999
0.008 ----	0.84478	0.83802	0.83132	0.82467	0.81807	0.81153	0.80504	0.79860	0.79221	0.78587
0.009 ----	0.82708	0.81963	0.81226	0.80495	0.79770	0.79052	0.78341	0.77636	0.76937	0.76245
0.010 (1%)	0.80973	0.80163	0.79361	0.78568	0.77782	0.77004	0.76234	0.75472	0.74717	0.73970
0.011 ----	0.79272	0.78400	0.77538	0.76685	0.75842	0.75007	0.74182	0.73366	0.72559	0.71761
0.012 ----	0.77606	0.76675	0.75755	0.74846	0.73948	0.73060	0.72183	0.71317	0.70461	0.69616
0.013 ----	0.75973	0.74986	0.74011	0.73049	0.72099	0.71162	0.70237	0.69323	0.68422	0.67533
0.014 ----	0.74373	0.73332	0.72305	0.71293	0.70295	0.69311	0.68340	0.67384	0.66440	0.65510
0.015 ----	0.72805	0.71713	0.70637	0.69578	0.68534	0.67506	0.66493	0.65496	0.64514	0.63546
0.016 ----	0.71268	0.70128	0.69006	0.67902	0.66816	0.65746	0.64695	0.63659	0.62641	0.61639
0.017 ----	0.69763	0.68577	0.67411	0.66265	0.65139	0.6 031	0.62943	0.61873	0.60821	0.59787
0.018 ----	0.68288	0.67058	0.65851	0.64666	0.63502	0.62359	0.61236	0.60134	0.59052	0.57989
0.019 ----	0.66842	0.65572	0.64326	0.63104	0.61905	0.60729	0.59575	0.58443	0.57333	0.56243
0.020 (2%)	0.65426	0.64117	0.62835	0.61578	0.60346	0.59140	0.57957	0.56798	0.55662	0.54548
0.021 ----	0.64038	0.62693	0.61376	0.60088	0.58826	0.57590	0.56381	0.55197	0.54038	0.52903
0.022 ----	0.62678	0.61299	0.59951	0.58632	0.57342	0.56080	0.54847	0.53640	0.52460	0.51306
0.023 ----	0.61346	0.59935	0.58556	0.57210	0.55894	0.54608	0.53352	0.52125	0.50926	0.49755
0.024 ----	0.60041	0.58600	0.57193	0.55821	0.54481	0.53174	0.51897	0.50652	0.49436	0.48250
0.025 ----	0.58762	0.57293	0.55861	0.54464	0.53103	0.51775	0.50481	0.49219	0.47988	0.46788
0.026 ----	0.57509	0.56014	0.54558	0.53139	0.51758	0.50412	0.49101	0.47825	0.46581	0.45370
0.027 ----	0.56282	0.54762	0.53284	0.51845	0.50445	0.49083	0.47758	0.46469	0.45214	0.43993
0.028 ----	0.55080	0.53537	0.52038	0.50581	0.49165	0.47788	0.46450	0.45150	0.43886	0.42657
0.029 ----	0.53902	0.52339	0.50821	0.49347	0.47916	0.46526	0.45177	0.43867	0.42595	0.41360
0.030 (3%)	0.52748	0.51166	0.49631	0.48142	0.46697	0.45297	0.43938	0.42620	0.41341	0.40101
0.031 ----	0.51618	0.50018	0.48467	0.46965	0.45509	0.44098	0.42731	0.41406	0.40123	0.38879
0.032 ----	0.50511	0.48894	0.47330	0.45815	0.44349	0.42930	0.41556	0.40226	0.38939	0.37693
0.033 ----	0.49426	0.47795	0.46218	0.44693	0.43218	0.41792	0.40412	0.39079	0.37789	0.36542
0.034 ----	0.48364	0.46719	0.45131	0.43596	0.42114	0.40683	0.39299	0.37963	0.36672	0.35425
0.035 ----	0.47323	0.45667	0.44068	0.42526	0.41038	0.39601	0.38215	0.36878	0.35587	0.34342
0.036 ----	0.46304	0.44637	0.43030	0.41481	0.39988	0.38548	0.37160	0.35823	0.34533	0.33290
0.037 ----	0.45306	0.43629	0.42015	0.40460	0.38963	0.37522	0.36133	0.34797	0.33509	0.32269
0.038 ----	0.44328	0.42643	0.41023	0.39464	0.37964	0.36522	0.35134	0.33799	0.32515	0.31279
0.039 ----	0.43370	0.41679	0.40053	0.38491	0.36990	0.35547	0.34161	0.32829	0.31548	0.30318

Amount remaining in year n with specified rates of decline — Table 2 continued

Rate of decline (r)	Years of decline (n)									
	21	22	23	24	25	26	27	28	29	30
0.040 (4%)	0.42432	0.40735	0.39106	0.37541	0.36040	0.34598	0.33214	0.31886	0.30610	0.29386
0.041 ----	0.41514	0.39812	0.38179	0.36614	0.35113	0.33673	0.32293	0.30969	0.29699	0.28481
0.042 ----	0.40614	0.38908	0.37274	0.35709	0.34209	0.32772	0.31396	0.30077	0.28814	0.27604
0.043 ----	0.39733	0.38024	0.36389	0.34825	0.33327	0.31894	0.30523	0.29210	0.27954	0.26752
0.044 ----	0.38870	0.37160	0.35525	0.33962	0.32467	0.31039	0.29673	0.28367	0.27119	0.25926
0.045 ----	0.38025	0.36314	0.34680	0.33119	0.31629	0.30206	0.28846	0.27548	0.26309	0.25125
0.046 ----	0.37198	0.35487	0.33854	0.32297	0.30811	0.29394	0.28042	0.26752	0.25521	0.24347
0.047 ----	0.36387	0.34677	0.33047	0.31494	0.30014	0.28603	0.27259	0.25978	0.24757	0.23593
0.048 ----	0.35594	0.33885	0.32259	0.30710	0.29236	0.27833	0.26497	0.25225	0.24014	0.22862
0.049 ----	0.34817	0.33111	0.31488	0.29946	0.28478	0.27083	0.25756	0.24494	0.23294	0.22152
0.050 (5%)	0.34056	0.32353	0.30736	0.29199	0.27739	0.26352	0.25034	0.23783	0.22594	0.21464
0.051 ----	0.33311	0.31612	0.30000	0.28470	0.27018	0.25640	0.24333	0.23092	0.21914	0.20796
0.052 ----	0.32582	0.30888	0.29281	0.27759	0.26315	0.24947	0.23650	0.22420	0.21254	0.20149
0.053 ----	0.31868	0.30179	0.28579	0.27064	0.25630	0.24272	0.22985	0.21767	0.20613	0.19521
0.054 ----	0.31168	0.29485	0.27893	0.26387	0.24962	0.23614	0.22339	0.21133	0.19991	0.18912
0.055 ----	0.30484	0.28807	0.27223	0.25725	0.24311	0.22973	0.21710	0.20515	0.19388	0.18321
0.056 ----	0.29813	0.28144	0.26568	0.25080	0.23676	0.22350	0.21098	0.19917	0.18801	0.17748
0.057 ----	0.29157	0.27495	0.25928	0.24450	0.23056	0.21742	0.20503	0.19334	0.18232	0.17193
0.058 ----	0.28515	0.26861	0.25303	0.23835	0.22453	0.21151	0.19924	0.18768	0.17680	0.16654
0.059 ----	0.27886	0.26240	0.24692	0.23235	0.21865	0.20575	0.19361	0.18218	0.17143	0.16132
0.060 (6%)	0.27270	0.25634	0.24096	0.22650	0.21291	0.20014	0.18812	0.17684	0.16623	0.15626
0.061 ----	0.26667	0.25041	0.23513	0.22079	0.20732	0.19467	0.18280	0.17165	0.16118	0.15134
0.062 ----	0.26077	0.24460	0.22944	0.21521	0.20187	0.18935	0.17761	0.16660	0.15627	0.14658
0.063 ----	0.25499	0.23893	0.22388	0.20977	0.19656	0.18417	0.17257	0.16170	0.15151	0.14197
0.064 ----	0.24934	0.23338	0.21845	0.20447	0.19138	0.17913	0.16767	0.15694	0.14689	0.13749
0.065 ----	0.24381	0.22796	0.21314	0.19929	0.18633	0.17422	0.16290	0.15231	0.14241	0.13315
0.066 ----	0.23839	0.22265	0.20796	0.19423	0.18141	0.16944	0.15826	0.14781	0.13806	0.12895
0.067 ----	0.23309	0.21747	0.20290	0.18930	0.17662	0.16479	0.15375	0.14345	0.13383	0.12487
0.068 ----	0.22789	0.21240	0.19795	0.18449	0.17195	0.16026	0.14936	0.13920	0.12974	0.12091
0.069 ----	0.22281	0.20744	0.19313	0.17980	0.16739	0.15584	0.14509	0.13508	0.12576	0.11708
0.070 (7%)	0.21784	0.20259	0.18841	0.17522	0.16296	0.15155	0.14094	0.13108	0.12190	0.11337
0.071 ----	0.21298	0.19785	0.18381	0.17076	0.15863	0.14737	0.13691	0.12719	0.11816	0.10977
0.072 ----	0.20821	0.19322	0.17931	0.16640	0.15442	0.14330	0.13298	0.12341	0.11452	0.10628
0.073 ----	0.20355	0.18869	0.17492	0.16215	0.15031	0.13934	0.12917	0.11974	0.11100	0.10289
0.074 ----	0.19899	0.18426	0.17063	0.15800	0.14631	0.13548	0.12546	0.11617	0.10757	0.09962
0.075 ----	0.19453	0.17994	0.16644	0.15396	0.14241	0.13173	0.12185	0.11271	0.10426	0.09644
0.076 ----	0.19016	0.17570	0.16235	0.15001	0.13861	0.12808	0.11834	0.10935	0.09104	0.09336
0.077 ----	0.18588	0.17157	0.15836	0.14616	0.13491	0.12452	0.11493	0.10608	0.09792	0.09038
0.078 ----	0.18170	0.16753	0.15446	0.14241	0.13130	0.12106	0.11162	0.10291	0.09488	0.08748
0.079 ----	0.17760	0.16357	0.15065	0.13875	0.12779	0.11769	0.10840	0.09983	0.09195	0.08468

Amount remaining in year n with specified rates of decline — Table 2 continued

Rate of decline (r)	Years of decline (n)									
	21	22	23	24	25	26	27	28	29	30
0.080 (8%)	0.17360	0.15971	0.14693	0.13518	0.12436	0.11442	0.10526	0.09684	0.08909	0.08197
0.081 ----	0.16968	0.15593	0.14330	0.13170	0.12103	0.11123	0.10222	0.09394	0 08633	0.07934
0.082 ----	0.16584	0.15224	0.13976	0.12830	0.11778	0.10812	0.09925	0.09112	0.08364	0.07679
0.083 ----	0.16209	0.14863	0.13630	0.12499	0 11461	0.10510	0.09638	0.08838	0.08104	0.07431
0.084 ----	0.15842	0.14511	0.13292	0.12176	0 11152	0.10216	0.09357	0.08572	0.07852	0.07192
0.085 ----	0.15483	0.14167	0.12962	0.11861	0.10852	0.09930	0.09086	0.08314	0.07607	0.06960
0.086 ----	0.15131	0.13830	0 12640	0.11553	0.10560	0.09652	0.08822	0.08063	0 07370	0.06736
0.087 ----	0.14787	0.13501	0.12326	0.11254	0.10275	0.09381	0.08565	0.07820	0.07139	0.06518
0.088 ----	0.14451	0.13179	0.12019	0.10962	0.09997	0.09117	0.08315	0.07583	0.06916	0.06307
0.089 ----	0.14122	0.12865	0.11720	0.10677	0.09727	0.08861	0.08072	0.07354	0.06699	0.06103
0.090 (9%)	0.13800	0.12558	0.11428	0.10399	0.09463	0.08611	0.07836	0.07131	0.06489	0.05905
0.091 ----	0.13485	0.12258	0.11142	0.10129	0.09207	0.08369	0.07607	0.06915	0.06286	0.05714
0.092 ----	0.13177	0.11964	0.10864	0.09864	0.08957	0.08133	0.07384	0.06705	0.06088	0.05528
0.093 ----	0.12875	0.11678	0.10592	0.09607	0.08713	0.07903	0.07168	0.06501	0.05897	0.05349
0.094 ----	0.12580	0.11398	0.10326	0.09356	0.08476	0.07680	0.06958	0.06304	0.05711	0.05174
0.095 ----	0.12292	0.11124	0.10067	0.09111	0.08245	0.07462	0.06753	0.06112	0.05531	0.05006
0.096 ----	0.12010	0.10857	0.09815	0.08872	0.08021	0.07251	0.06555	0.05925	0.05357	0.04842
0.097 ----	0.11734	0.10596	0.09568	0.08640	0.07802	0.07045	0.06362	0.05745	0.05187	0.04684
0.098 ----	0.11464	0.10341	0.09327	0.08413	0.07589	0.06845	0.06174	0.05569	0.05023	0.04531
0.099 ----	0.11200	0.10091	0.09092	0.08192	0.07381	0.06650	0.05992	0.05399	0.04864	0.04383
0.100 (10%)	0.10942	0.09848	0.08863	0.07977	0.07179	0.06461	0.05815	0.05233	0.04710	0.04239
0.101 ----	0.10689	0.09610	0.08639	0.07767	0.06982	0.06277	0.05643	0.05073	0.04561	0.04100
0.102 ----	0.10442	0.09377	0.08421	0.07562	0.06791	0.06098	0.05476	0.04917	0.04416	0.03965
0.103 ----	0.10201	0.09503	0.08208	0.07362	0.06604	0.05924	0.05314	0.04766	0.04275	0.03835
0.104 ----	0.09965	0.08928	0.08000	0.07168	0.06422	0.05755	0.05156	0.04620	0.04139	0.03709
0.105 ----	0.09734	0.08712	0.07797	0.06978	0.06246	0.05590	0.05003	0.04478	0.04007	0.03587
0.106 ----	0.09508	0.08500	0.07599	0.06794	0.06073	0.05430	0.04854	0.04340	0.03880	0.03468
0.107 ----	0.09287	0.08293	0.07406	0.06614	0.05906	0.05274	0.04710	0.04206	0.03756	0.03354
0.108 ----	0.09071	0.08091	0.07218	0.06438	0.05743	0.05123	0.04569	0.04076	0.03636	0.03243
0.109 ----	0.08860	0.07894	0.07034	0.06267	0.05584	0.04975	0.04433	0.03950	0.03519	0.03136

Amount remaining in year n with specified rates of decline — Table 2 continued

Rate of decline (r)	Years of decline (n)									
	31	32	33	34	35	36	37	38	39	40
0.001 ----	0.96946	0.96849	0.96752	0.96656	0.96559	0.96462	0.96366	0.96269	0.96173	0.96077
0.002 ----	0.93982	0.93794	0.93607	0.93420	0.93233	0.93046	0.92860	0.92675	0.92489	0.92304
0.003 ----	0.91107	0.90833	0.90561	0.90289	0.90018	0.89748	0.89479	0.89211	0.88943	0.88676
0.004 ----	0.88316	0.87963	0.87611	0.87260	0.86911	0.86564	0.86218	0.85873	0.85529	0.85187
0.005 ----	0.85608	0.85180	0.84754	0.84331	0.83909	0.83489	0.83072	0.82657	0.82243	0.81832
0.006 ----	0.82981	0.82483	0.81988	0.81496	0.81007	0.80521	0.80038	0.79558	0.79080	0.78606
0.007 ----	0.80432	0.79869	0.79309	0.78754	0.78203	0.77656	0.77112	0.76572	0.76036	0.75504
0.008 ----	0.77958	0.77335	0.76716	0.76102	0.75493	0.74889	0.74290	0.73696	0.73106	0.72522
0.009 ----	0.75558	0.74878	0.74205	0.73537	0.72875	0.72219	0.71569	0.70925	0.70287	0.69654
0.010 (1%)	0.73230	0.72498	0.71773	0.71055	0.70345	0.69641	0.68945	0.68255	0.67573	0.66897
0.011 ----	0.70972	0.70191	0.69419	0.68655	0.67900	0.67153	0.66414	0.65684	0.64961	0.64247
0.012 ----	0.68781	0.67955	0.67140	0.66334	0.65538	0.64752	0.63975	0.63207	0.62448	0.61699
0.013 ----	0.66655	0.65788	0.64933	0.64089	0.63256	0.62433	0.61622	0.60821	0.60030	0.59250
0.014 ----	0.64593	0.63689	0.62797	0.61918	0.61051	0.60196	0.59353	0.58522	0.57703	0.56895
0.015 ----	0.62593	0.61654	0.60729	0.59818	0.58921	0.58037	0.57166	0.56309	0.55464	0.54632
0.016 ----	0.60652	0.59682	0.58727	0.57787	0.56863	0.55953	0.55058	0.54177	0.53310	0.52457
0.017 ----	0.58770	0.57771	0.56789	0.55824	0.54875	0.53942	0.53025	0.52124	0.51237	0.50366
0.018 ----	0.56945	0.55920	0.54913	0.53924	0.52954	0.52001	0.51065	0.50146	0.49243	0.48357
0.019 ----	0.55175	0.54126	0.53098	0.52089	0.51099	0.50128	0.49176	0.48242	0.47325	0.46426
0.020 (2%)	0.53457	0.52388	0.51341	0.50314	0.49307	0.48321	0.47355	0.46408	0.45480	0.44570
0.021 ----	0.51792	0.50704	0.49640	0.48597	0.47577	0.46578	0.45599	0.44642	0.43704	0.42787
0.022 ----	0.50177	0.49073	0.47993	0.46938	0.45905	0.44895	0.43907	0.42941	0.41997	0.41073
0.023 ----	0.48611	0.47493	0.46400	0.45333	0.44290	0.43272	0.42276	0.41304	0.40354	0.39426
0.024 ----	0.47092	0.45961	0.44858	0.43782	0.42731	0.41706	0.40705	0.39728	0.38774	0.37844
0.025 ----	0.45619	0.44478	0.43366	0.42282	0.41225	0.40194	0.39190	0.38210	0.37255	0.36323
0.026 ----	0.44190	0.43041	0.41922	0.40832	0.39771	0.38737	0.37730	0.36749	0.35793	0.34862
0.027 ----	0.42805	0.41650	0.40525	0.39431	0.38366	0.37330	0.36322	0.35342	0.34388	0.33459
0.028 ----	0.41462	0.40301	0.39173	0.38076	0.37010	0.35974	0.34966	0.33987	0.33036	0.32111
0.029 ----	0.40160	0.38996	0.37865	0.36767	0.35700	0.34665	0.33660	0.32684	0.31736	0.30815
0.030 (3%)	0.38898	0.37731	0.36599	0.35501	0.34436	0.33403	0.32401	0.31429	0.30486	0.29571
0.031 ----	0.37674	0.36506	0.35374	0.34277	0.33215	0.32185	0.31187	0.30221	0.29284	0.28376
0.032 ----	0.36489	0.35319	0.34189	0.33095	0.32036	0.31011	0.30018	0.29058	0.28128	0.27228
0.033 ----	0.35336	0.34170	0.33043	0.31952	0.30898	0.29878	0.28892	0.27939	0.27017	0.26125
0.034 ----	0.34221	0.33057	0.31933	0.30848	0.29799	0.28786	0.27807	0.26862	0.25948	0.25066
0.035 ----	0.33140	0.31980	0.30860	0.29780	0.28738	0.27732	0.26762	0.25825	0.24921	0.24049
0.036 ----	0.32091	0.30936	0.29822	0.28749	0.27713	0.26716	0.25754	0.24827	0.23933	0.23072
0.037 ----	0.31075	0.29925	0.28818	0.27752	0.26725	0.25736	0.24784	0.23867	0.22984	0.22134
0.038 ----	0.30090	0.28947	0.27847	0.26789	0.25771	0.24791	0.23849	0.22943	0.22071	0.21233
0.039 ----	0.29136	0.27999	0.26907	0.25858	0.24850	0.23880	0.22949	0.22054	0.21194	0.20367

Amount remaining in year n with specified rates of decline — Table 2 continued

Rate of decline (r)	Years of decline (n)									
	31	32	33	34	35	36	37	38	39	40
0.040 (4%)	0.28210	0.27082	0.25999	0.24959	0.23960	0.23002	0.22082	0.21199	0.20351	0.19537
0.041 ----	0.27313	0.26194	0.25120	0.24090	0.23102	0.22155	0.21247	0.20375	0.19540	0.18739
0.042 ----	0.26444	0.25334	0.24270	0.23250	0.22274	0.21338	0.20442	0.19583	0.18761	0.17973
0.043 ----	0.25602	0.24501	0.23447	0.22439	0.21474	0.20551	0.19667	0.18821	0.18012	0.17238
0.044 ----	0.24785	0.23695	0.22652	0.21656	0.20703	0.19792	0.18921	0.18088	0.17292	0.16532
0.045 ----	0.23994	0.22914	0.21883	0.20898	0.19958	0.19060	0.18202	0.17383	0.16601	0.15854
0.046 ----	0.23227	0.22159	0.21140	0.20167	0.19239	0.18354	0.17510	0.16705	0.15937	0.15203
0.047 ----	0.22484	0.21428	0.20420	0.19461	0.18546	0.17674	0.16844	0.16052	0.15298	0.14579
0.048 ----	0.21764	0.20720	0.19725	0.18778	0.17877	0.17019	0.16202	0.15424	0.14684	0.13979
0.049 ----	0.21067	0.20034	0.19053	0.18119	0.17231	0.16387	0.15584	0.14820	0.14094	0.13404
0.050 (5%)	0.20391	0.19371	0.18403	0.17482	0.16608	0.15778	0.14989	0.14240	0.13528	0.12851
0.051 ----	0.19736	0.18729	0.17774	0.16868	0.16007	0.15191	0.14416	0.13681	0.12983	0.12321
0.052 ----	0.19101	0.18108	0.17166	0.16274	0.15427	0.14625	0.13865	0.13144	0.12460	0.11812
0.053 ----	0.18486	0.17506	0.16579	0.15700	0.14868	0.14080	0.13334	0.12627	0.11958	0.11324
0.054 ----	0.17891	0.16925	0.16011	0.15146	0.14328	0.13554	0.12822	0.12130	0.11475	0.10855
0.055 ----	0.17314	0.16361	0.15461	0.14611	0.13807	0.13048	0.12330	0.11652	0.11011	0.10405
0.056 ----	0.16755	0.15816	0.14931	0.14094	0.13304	0.12560	0.11857	0.11193	0.10566	0.09974
0.057 ----	0.16213	0.15289	0.14417	0.13596	0.12821	0.12090	0.11401	0.10751	0.10138	0.09560
0.058 ----	0.15688	0.14778	0.13921	0.13114	0.12353	0.11637	0.10962	0.10326	0.09727	0.09163
0.059 ----	0.15180	0.14285	0.13442	0.12649	0.11902	0.11200	0.10539	0.09918	0.09332	0.08782
0.060 (6%)	0.14688	0.13807	0.12978	0.12200	0.11468	0.10780	0.10133	0.09525	0.08953	0.08416
0.061 ----	0.14211	0.13344	0.12530	0.11766	0.11048	0.10374	0.09742	0.09147	0.08589	0.08065
0.062 ----	0.13750	0.12897	0.12097	0.11347	0.10644	0.09984	0.09365	0.08784	0.08240	0.07729
0.063 ----	0.13302	0.12464	0.11679	0.10943	0.10254	0.09608	0.09003	0.08435	0.07904	0.07406
0.064 ----	0.12869	0.12046	0.11275	0.10553	0.09878	0.09246	0.08654	0.08100	0.07582	0.07096
0.065 ----	0.12450	0.11640	0.10884	0.10176	0.09515	0.08896	0.08318	0.07778	0.07272	0.06799
0.066 ----	0.12044	0.11249	0.10506	0.09813	0.09165	0.08560	0.07995	0.07467	0.06975	0.06514
0.067 ----	0.11650	0.10870	0.10141	0.09462	0.08828	0.08236	0.07685	0.07170	0.06689	0.06241
0.068 ----	0.11269	0.10503	0.09789	0.09123	0.08503	0.07925	0.07386	0.06883	0.06415	0.05979
0.069 ----	0.10900	0.10148	0.09448	0.08796	0.08189	0.07624	0.07098	0.06608	0.06152	0.05728
0.070 (7%)	0.10543	0.09805	0.09119	0.08480	0.07887	0.07335	0.06821	0.06344	0.05900	0.05487
0.071 ----	0.10197	0.09473	0.08801	0.08176	0.07595	0.07056	0.06555	0.06090	0.05657	0.05256
0.072 ----	0.09863	0.09152	0.08493	0.07882	0.07314	0.06788	0.06299	0.05846	0.05425	0.05034
0.073 ----	0.09538	0.08842	0.08197	0.07598	0.07044	0.06529	0.06053	0.05611	0.05201	0.04822
0.074 ----	0.09224	0.08542	0.07910	0.07324	0.06782	0.06281	0.05816	0.05385	0.04987	0.04618
0.075 ----	0.08921	0.08252	0.07633	0.07060	0.06531	0.06041	0.05588	0.05169	0.04781	0.04423
0.076 ----	0.08626	0.07971	0.07365	0.06805	0.06288	0.05810	0.05369	0.04961	0.04584	0.04235
0.077 ----	0.08342	0.07699	0.07107	0.06559	0.06054	0.05588	0.05158	0.04761	0.04394	0.04056
0.078 ----	0.08066	0.07437	0.06857	0.06322	0.05829	0.05374	0.04955	0.04569	0.04212	0.03884
0.079 ----	0.07799	0.07183	0.06616	0.06093	0.05612	0.05168	0.04760	0.04384	0.04038	0.03719

Amount remaining in year n with specified rates of decline — Table 2 continued

Rate of decline (r)	Years of decline (n)									
	31	32	33	34	35	36	37	38	39	40
0.080 (8%)	0.07541	0.06938	0.06383	0.05872	0.05402	0.04970	0.04572	0.04207	0.03870	0.03561
0.081 ----	0.07291	0.06700	0.06158	0.05659	0.05200	0.04779	0.04392	0.04036	0.03709	0.03409
0.082 ----	0.07489	0.06471	0.05940	0.05453	0.05006	0.04596	0.04219	0.03873	0.03555	0.03264
0.083 ----	0.06815	0.06249	0.05730	0.05255	0.04819	0.04419	0.03052	0.03716	0.03407	0.03124
0.084 ----	0.06588	0.06035	0.05528	0.05063	0.04638	0.04249	0.03892	0.03565	0.03265	0.02991
0.085 ----	0.06369	0.05827	0.05332	0.04879	0.04464	0.04085	0.03737	0.03420	0.03129	0.02863
0.086 ----	0.06156	0.05627	0.05143	0.04701	0.04297	0.03927	0.03589	0.03281	0.02998	0.02741
0.087 ----	0.05951	0.05433	0.04961	0.04529	0.04135	0.03775	0.03447	0.03147	0.02873	0.02623
0.088 ----	0.05752	0.05246	0.04784	0.04363	0.03979	0.03629	0.03310	0.03019	0.02753	0.02511
0.089 ----	0.05560	0.05065	0.04614	0.04204	0.03830	0.03489	0.03178	0.02895	0.02638	0.02403
0.090 (9%)	0.05374	0.04890	0.04450	0.04050	0.03685	0.03353	0.03052	0.02777	0.02527	0.02300
0.091 ----	0.05194	0.04721	0.04291	0.03901	0.03546	0.03223	0.02930	0.02663	0.02421	0.02201
0.092 ----	0.05020	0.04558	0.04138	0.03758	0.03412	0.03098	0.02813	0.02554	0.02319	0.02106
0.093 ----	0.04851	0.04400	0.03991	0.03619	0.03283	0.02978	0.02701	0.02449	0.02222	0.02015
0.094 ----	0.04688	0.04247	0.03848	0.03486	0.03159	0.02862	0.02593	0.02349	0.02128	0.01928
0.095 ----	0.04530	0.04100	0.03710	0.03358	0.03039	0.02750	0.02489	0.02252	0.02038	0.01845
0.096 ----	0.04377	0.03957	0.03577	0.03234	0.02923	0.02643	0.02389	0.02160	0.01952	0.01765
0.097 ----	0.04230	0.03820	0.03449	0.03114	0.02812	0.02540	0.02293	0.02071	0.01870	0.01689
0.098 ----	0.04087	0.03686	0.03325	0.02999	0.02705	0.02440	0.02201	0.01985	0.01791	0.01615
0.099 ----	0.03949	0.03558	0.03206	0.02888	0.02602	0.02345	0.02113	0.01903	0.01715	0.01545
0.100 (10%)	0.03815	0.03434	0.03090	0.02781	0.02503	0.02253	0.02028	0.01825	0.01642	0.01478
0.101 ----	0.03689	0.03314	0.02979	0.02678	0.02408	0.02164	0.01946	0.01749	0.01573	0.01414
0.102 ----	0.03561	0.03198	0.02872	0.02579	0.02316	0.02079	0.01867	0.01677	0.01506	0.01352
0.103 ----	0.03440	0.03086	0.02768	0.02483	0.02227	0.01998	0.01792	0.01607	0.01442	0.01293
0.104 ----	0.03323	0.02978	0.02668	0.02390	0.02142	0.01919	0.01719	0.01541	0.01380	0.01237
0.105 ----	0.03210	0.02873	0.02571	0.02301	0.02060	0.01843	0.01650	0.01477	0.01322	0.01183
0.106 ----	0.03101	0.02772	0.02478	0.02216	0.01981	0.01771	0.01583	0.01415	0.01265	0.01131
0.107 ----	0.02995	0.02675	0.02388	0.02133	0.01905	0.01701	0.01519	0.01356	0.01211	0.01082
0.108 ----	0.02893	0.02580	0.02302	0.02053	0.01831	0.01634	0.01457	0.01300	0.01159	0.01034
0.109 ----	0.02794	0.02490	0.02218	0.01976	0.01761	0.01569	0.01398	0.01246	0.01110	0.00988